

EMPOWER U

BUILDING CONFIDENT FUTURES

ATB

Annual Summary Report

March 2025

PRESENTED TO



United Way
Alberta Capital Region

PRESENTED BY



Executive Summary

For 12 years, Empower U has been financially empowering participants across Edmonton. In 2024, Empower U was delivered through nine partner agencies, each providing services to diverse populations.

In 2024, **288 individuals participated in Empower U and 216 completed the program.** Of the 216 who completed the program, 99 participants saved and accessed the matched savings program, **saving over \$70,000 in total.** Despite some capacity challenges this year, agencies delivered a total of 195 Empower U sessions to further the program's mission of increasing financial literacy and helping participants meet their financial goals.

This year, **participants increased their knowledge, skills, and gained confidence in their financial abilities.** Upon program completion and continuing 6 months later, **participants are saving more money than they were before.** Some participants have also achieved their financial goals through lasting changes in their financial habits, and others are making strong progress toward achievement. These lasting changes in participant financial behaviours are positively impacting the lives of participants, with evaluation results indicating that these positive impacts will sustain into the future.

Beyond financial literacy, Empower U has also had lasting changes on the overall well-being of participants. **Empower U sessions create a non-judgmental and supportive space** for participants to connect with their peers, their facilitators, and gain confidence in themselves. The positive experiences that participants have within Empower U prompts them to share what they've learned with others in their networks and recommend the program. The result is stronger communities with lasting friendships and supportive networks. **Empower U has a positive impact on families and communities – not just individuals.**

The agencies who partner with Empower U remain dedicated and committed to the delivery of this program and collaborate with each other to bring their clients the best experience. This year, **LIT and WINGS made the decision to jointly facilitate a cohort.** The result has been positive and has allowed both agencies to offer Empower U more consistently to their clients. This partnership continues into 2025.

2024

Groups

- 9 agencies completed 24 groups with 195 sessions
- 75% participant completion rate
- 120.8 hours of volunteer time

Participants

- 88% women
- 29% immigrants
- Most between the ages of 25 and 64
- 26% Indigenous
- 41% listed social assistance as a primary source of income
- 49% unemployed
- Annual income <\$25K for 42%
- 54% had high school education or less

Outcomes

- 93% gained financial knowledge
- Over 30% growth in the proportion of participants saving money each month
- 7.4/10 trust financial institutions, up from 6.7/10
- Over \$70,000 in matched savings

This year's evaluation introduced a new approach by **gathering feedback from participants who completed the program one to two years ago**. 19 participants responded, offering valuable insights into the program's lasting impact on financial well-being, employment, and overall stability. Despite ongoing challenges such as job instability and increased living expenses, **participants continue to use the financial knowledge and skills they learned from the program to set financial goals, engage in additional programs and training, and navigate financial institutions with confidence**. This data highlights the ongoing influence of Empower U, demonstrating its long-term benefits and continued positive impact on participants' lives.

Empower U continues to remain dedicated to enhancing its programming with ongoing evaluations and reflections. **7 out of 13 recommendations were implemented from the 2023 report**, demonstrating the program's commitment to ongoing improvements and refinements. The program has continued to make progress on improving the delivery and accessibility of the curriculum as well as exploring collaborative partnerships between agencies.

The Sustainable Livelihood Framework is used by Empower U to guide holistic programming for its participants. Empower U assists participants in transitioning from survival mode to establishing economic stability and meeting their basic needs. The Sustainable Livelihood Asset Mapping (SLAM) exercise evaluates participant standing in the five core areas before and after program participation. This year, **most participants experienced improvements across financial, personal, social, and physical asset categories**. Agencies that primarily serve vulnerable populations saw the greatest increases in their participants across the whole asset map, indicating that **those who are the most vulnerable may benefit the most from Empower U's holistic approach**.

Empower U not only enhances participants' financial knowledge, skills, and confidence; it also creates lasting ripple effects within participants' families and personal networks, and stronger connections to their communities.

The report suggests **11 recommendations**:

1. To enhance program delivery, **agencies should explore additional funding opportunities** to increase the number of full-time facilitators and expand matched savings.
2. To support participants in achieving their financial goals, agencies should **explore strategies to increase participant accountability** such as introducing budgeting earlier in the curriculum or providing additional one-on-one support.
3. To strengthen program delivery, agencies should **consider minor adjustments in the teaching pace, classroom management, and session format**.
4. To ensure continuous program improvement and responsiveness, **Empower U should continue to prioritize ongoing evaluation**.
5. To remove barriers to participating in the program, **agencies should continue exploring ways to offer additional supports** such as meals and childcare.
6. To increase Indigenous participation, Empower U should **collaborate with Indigenous-serving agencies** and encourage facilitators to **apply their SEED Winnipeg training to deliver programming with an Indigenous approach**.

7. To better serve immigrant participants, Empower U should continue **providing language support and incorporating culturally sensitive programming** to foster inclusivity and respect for diverse cultural backgrounds.
8. To address capacity challenges and gaps in institutional knowledge during facilitator turnovers, **agencies should be encouraged to collaborate and leverage existing expertise and resources.**
9. To ensure equitable access and participation, Empower U should **address barriers to participation in the matched savings program and consider revising its structure.**
10. To enhance coaching services and guest speaker presentations, Empower U should **prioritize recruiting experts with diverse language abilities, lived experiences, and a strong understanding of the relationships that vulnerable participants may have with finances and financial institutions.**
11. To foster agency collaboration, Empower U should continue to **facilitate opportunities for agencies to share knowledge, resources, and expertise, and develop a community of practice for facilitators.**

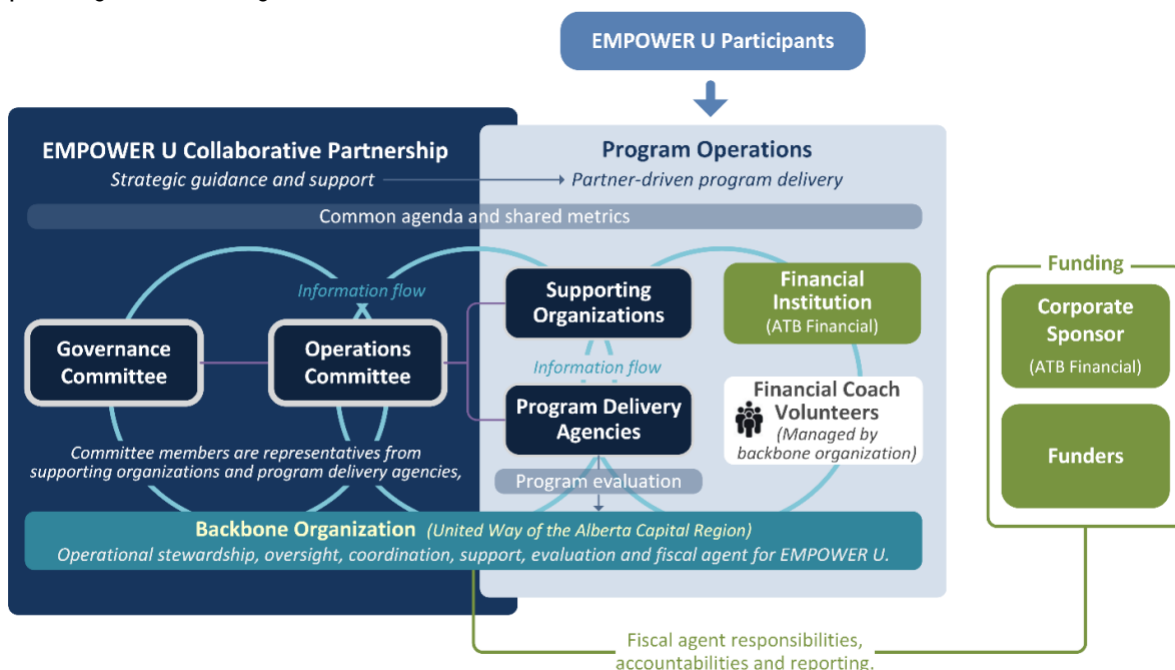
Acknowledgements

This report, evaluation and operation of Empower U is made possible by generous funders: ATB Financial, AIMCo Foundation for Financial Literacy, FCSS City of Edmonton, Government of Alberta, and United Way of the Alberta Capital Region.

Empower U is governed by a committee comprised of executive-level representatives from supporting organizations and program delivery agencies. United Way of the Alberta Capital Region acts as a backbone organization for the collaborative.

An Operations Committee comprised of representatives of the program delivery agencies offers additional oversight and guidance.

Supporting Agencies, listed on the following page, have specific expertise and resources to offer. In addition to being the Corporate Sponsor, ATB Financial supports program participants with financial planning and coaching.



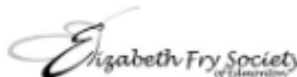
Empower U is supported by six funding agencies.



Two Supporting Agencies contribute to Empower U at the levels of governance, operations, and service delivery.



Empower U partners with nine service delivery agencies. These agencies employ facilitators to offer the Empower U curriculum to agency clientele.



Three Hive Consulting is an Indigenous-owned, Alberta-based consulting firm, specializing in evaluation. Three Hive has been serving clients in the non-profit, government, and healthcare sectors since 2015.

Three Hive is a Certified Alberta Living Wage Employer. Three Hive gives back to the evaluation community by providing free evaluation content at [Eval Academy](#).

Lead evaluator for this evaluation was Stephanie Spencer, MSc, a credentialled evaluator. Stephanie Spencer was assisted by Sujin Chang, MEd, an Evaluation Associate, and Sheldon Kallio, MSc, Three Hive's Senior Data Analyst.

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BACKGROUND

Empower U – Building Confident Futures is a financial empowerment program designed to equip participants with the knowledge, tools, and resources needed to achieve their financial goals. The program integrates financial education, one-to-one financial coaching, and a matched savings component to foster financial stability and growth. Participants contribute their own savings, which are then matched at a 2:1 ratio by the program, allowing them to allocate funds toward education, financial goals, or emergency savings.

Through Empower U, participants engage in educational sessions covering key financial topics, including budgeting, credit management, goal setting, fraud prevention, debt reduction, and investment strategies. Additionally, participants can engage with financial coaches to create tailored financial action plans.

The program is grounded in two overarching philosophies:

1) Financial Empowerment

Empower U promotes financial empowerment by focusing on financial literacy, coaching, and asset-building—two of the five essential strategies outlined in Prosper Canada’s financial empowerment framework¹. The program provides financial education and personalized coaching, equipping participants with the skills to navigate financial challenges effectively. Additionally, the matched savings initiative reinforces the importance of saving and asset-building, helping participants develop long-term financial stability.

2) Sustainable Livelihood Model

Empower U follows the Sustainable Livelihood Framework², which assesses and enhances five critical asset sets: personal, financial, physical, human, and social. By addressing these key components, the program supports participants in building sustainable livelihoods and long-term financial security.

Empower U offers a minimum of 10 sessions covering a standardized curriculum adapted from Prosper Canada. The sessions include topics such as Relationship with Money, Income and Taxes, Budgeting, Banking and Financial Services, Saving, Credit Basics, Credit Reporting, Debt Management, and Consumerism. Participants can save up to \$250, which is matched by the program, enabling them to invest in financial assets. Each participating agency provides a trained facilitator to deliver the curriculum. While most participants are women, select partnering agencies, including Norwood Child and Family Resource Centre (NCFRC) and the Islamic Family and Social Services Association (Islamic Family), also welcome men and couples into the program. By combining education, coaching, and matched savings, Empower U empowers participants to take control of their financial futures and build long-term financial resilience.

¹ <https://prospercanada.org/getattachment/77fecc22-dff1-4a22-9d90-1f6746c9436b/Financial-Empowerment-Improving-Financial-Outcomes.aspx>

² <https://canadianwomen.org/wp-content/uploads/2017/09/Sustainable-Livelihoods-Infographic-EN.pdf>

EVALUATION

This evaluation is commissioned to meet funder requirements, uncover learning opportunities, and assess the impact of Empower U on participants and their communities. It also serves as a key tool for the Governance Committee, who use the findings to guide strategic decision-making and program direction.

A group of Empower U stakeholders came together in late March 2022 to identify core program outcomes. These outcomes were updated collaboratively with the Empower U Program Lead in December 2023. This evaluation addresses the progress made on these outcomes:

- 1. Empower U contributes to the improved financial health of participants.**
 - a. Participants gain confidence, knowledge, and skills in finances and money management.
 - b. Empower U supports participants to meet financial goals.
- 2. Empower U contributes to whole person well-being.**
 - a. Participants gain confidence and knowledge in social well-being e.g., family, friends, and community contacts.
 - b. Participants gain confidence and knowledge in human well-being e.g., employability skills, health.
 - c. Participants gain confidence and knowledge in personal well-being e.g., motivation, self-esteem, self-confidence.
 - d. Participants gain confidence and knowledge in physical well-being e.g., housing, childcare, transportation, meeting basic needs.
- 3. Empower U contributes to strong, vibrant communities.**
 - a. Empower U supports participants to navigate access to services.
 - b. Empower U offers opportunities for participants to share their experiences with peers.
- 4. Empower U creates lasting changes that build strong future generations.**
 - a. Empower U strategically engages target groups, with particular emphasis on families and women.
 - b. Participants in Empower U achieve sustainable improvements.
- 5. Cross-organization collaboration effectively and efficiently guides Empower U.**
 - a. Empower U supports participating agencies to grow and develop by sharing learnings and referrals.
 - b. Empower U engages in continuous improvement year-to-year through evaluation and reflective stakeholder engagement.

METHODS

Several data sources were used to evaluate progress toward and achievement of outcomes throughout 2024. They are described here.

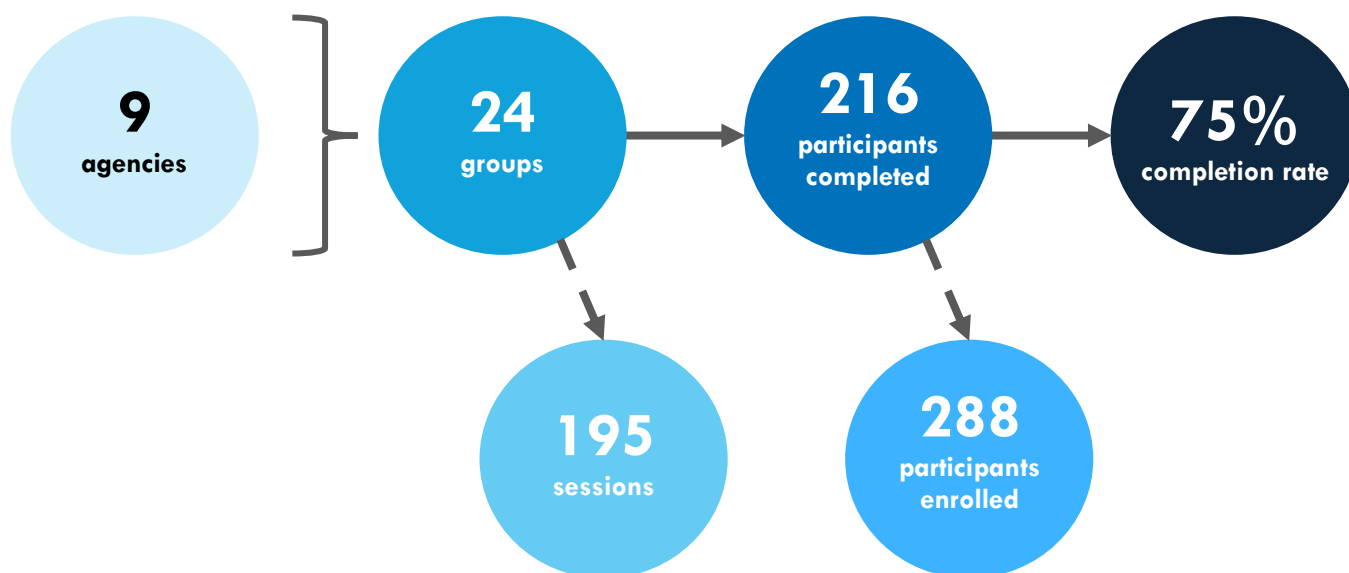
Excel Tracker	All agencies used an Excel form to keep track of groups run throughout 2024. The tracker included details about each group (e.g., facilitator, number of sessions), but also participant data, tracked matched savings and completion of evaluation forms, referrals, additional support, and volunteers.
Baseline/Pre-Survey	Empower U has 3 main evaluation surveys. One is completed at baseline, during or close to the first session. This baseline survey captures information about participants at the time of their participation. 223 participants completed the baseline survey.
Post Program Survey	A second survey is completed at, or close to the final Empower U session. This post-program survey assesses what participants learned during their participation, and what, if anything had changed for them throughout program. 162 participants completed the post-program survey.
6-month Follow-up Survey	A final survey attempts to reach out to participants ~6 months after their participation to gain an understanding of the sustainable impact of their participation. 23 participants completed the 6-month follow-up survey.
Sustainable Livelihood Asset Mapping	For most agencies, facilitators walk participants through an assessment of the financial, personal, physical, human, and social assets present at baseline and near program end. 192 participants completed the asset mapping at baseline; 101 completed mapping at program end.
Facilitator Focus Group and Interview	All facilitators of the Empower U program were invited to participate in a virtual focus group, completed in November 2024. One facilitator participated in an interview instead of the focus group due to scheduling issues. In total, 12 facilitators participated from 7 agencies.
Participant Interviews	Participants at least 6 months past graduation were offered the opportunity to participate in an interview. 16 total participants from 7 different agencies participated in the interviews. All had graduated in the last 2 years to 6 – months.
+ 1 Year Participant Survey	New for 2024, participants who graduated from the program one to two years ago were invited to take part in a survey to gather perspectives on longitudinal outcomes. 19 participants completed the +1-year participant survey. All were women aged 25 to 64 who had completed the program between 2022 and 2023 through LIT, E4C, NCFRC, Candora, and CEASE. The majority had a high school diploma or a post-secondary certificate, and nearly a third identified as Indigenous. A significant proportion had immigrated to Canada over ten years ago. Due to the low response rates, these findings should be interpreted with caution, as they may not fully represent the experiences and outcomes of all Empower U participants.

Who is Completing Empower U?

2024 Empower U Groups

In 2024, nine agencies facilitated 24 Empower U groups, delivering a total of 195 financial empowerment sessions to 288 enrolled participants. Of these, 216 individuals successfully completed the program, resulting in an overall completion rate of 75%. **This is identical compared to the 75% completion rate in 2023.** However, due to missing data from some agencies, the number of sessions is likely underestimated this figure.

Additionally, the program experienced a reduction in scale compared to the previous year. In 2023, 28 groups were conducted, offering 277 sessions and serving 306 participants. In contrast, fewer groups were run in 2024, reflecting a decline in engagement and retention. This decrease was largely due to challenges with agency capacity, including facilitator turnover and difficulties with participant recruitment.

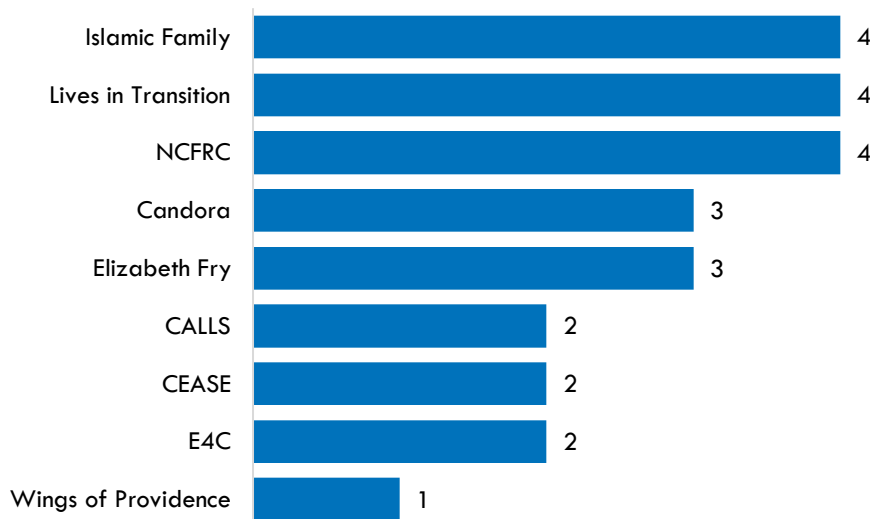


In 2024, agencies offered Empower U to 1 - 4 groups of participants. Lives in Transition (LIT), Islamic Family & Social Services Association (Islamic Family), and Norwood Child and Family Resource Centre (NCFRC) offered the most instances of the program by delivering it to 4 groups in total. 5 of the 9 agencies offered Empower U to the same or a greater number of groups this year than in 2023.

A new initiative in 2024 saw WINGS and LIT co-facilitating an Empower U group to address capacity challenges. For evaluation purposes, this group is recorded under WINGS' completion data, though it included a total of 16 completed participants—four from WINGS and 12 from

LIT. This collaboration highlights a strategic approach to optimizing resources and expanding program accessibility.

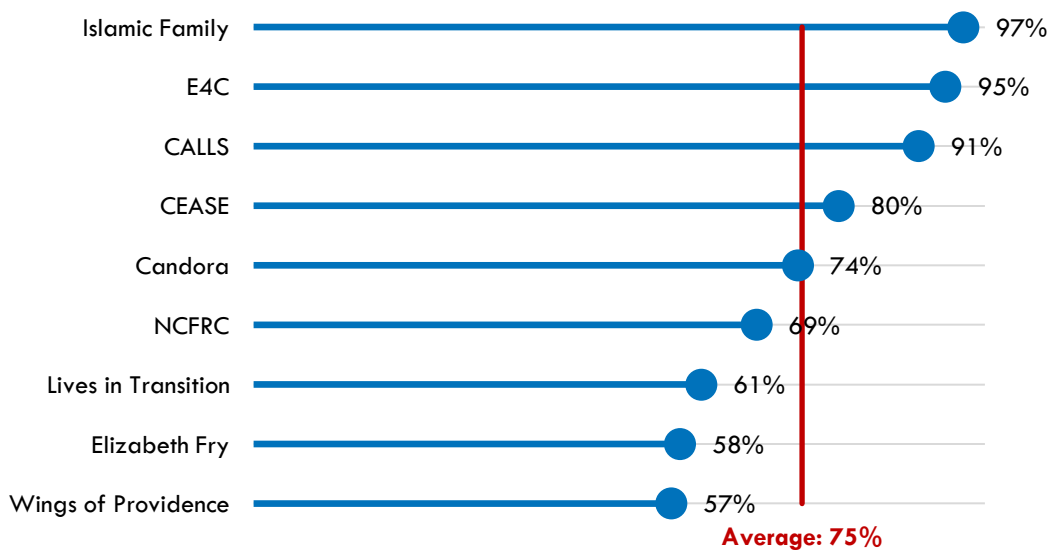
Number of Empower U Groups by Agency



Islamic Family had the highest completion rate of 97%, which is slightly higher than their 94% completion rate in the previous year. **Overall, completion rates were comparable between 2024 and 2023, with the average completion rate of 75% in both years.** Notably, E4C's completion rate increased by 36% since last year despite challenges with staff turnover.

Completion Rate

(# of Completed/ # of Enrolled)



Recruitment methods for Empower U have remained consistent with previous years. Agencies primarily promote the program internally through referrals and presentations within their existing

programs. In some cases, internal demand is so high that agencies fill their sessions exclusively with in-house participants, leaving limited capacity for external enrollment. Additionally, one agency has continued to require Empower U as a mandatory component for participants enrolled in its broader programming, ensuring financial empowerment is integrated into their overall support model.

External recruitment for Empower U continues to be driven by community partnerships and outreach efforts. It is suggested that at least one community partner has now made Empower U a mandatory component of their programming due to the positive feedback from past participants.

Historically, agencies have conducted external outreach through various methods, including:

- **Distributing promotional materials** such as posters to community contacts.
- **Delivering presentations** at partner organizations.
- **Advertising digitally** via social media platforms like Facebook.

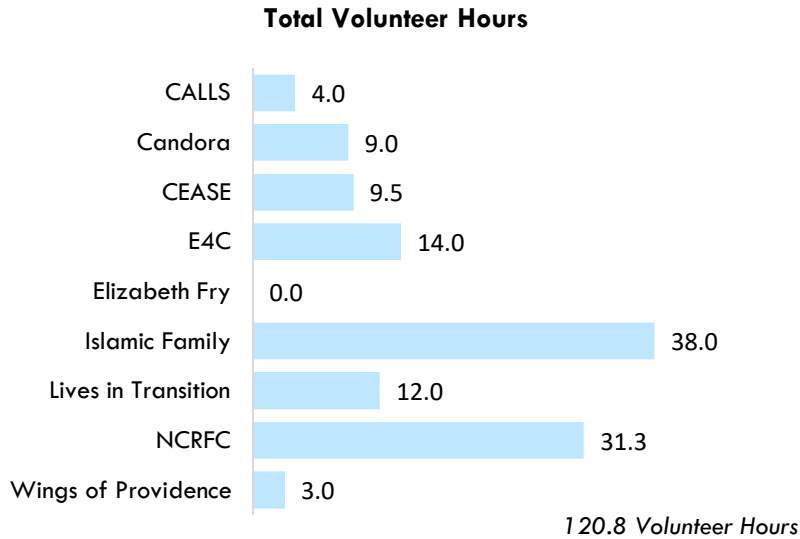
Additionally, word-of-mouth referrals from past participants contribute to program awareness. However, the exact number of sign-ups resulting from these personal recommendations remains unclear. Participants also shared that they were referred to the program by social workers, probation officers, housing workers, and family support specialists, while others discovered the program through online searches, correctional and recovery programs, or community notices. This diverse range of referral sources underscores **Empower U's strong community presence and reputation as a valuable financial empowerment resource.**



"We didn't even have to look further from our own participants within [Empower U agency] to fill the classes for Empower U." --Facilitator

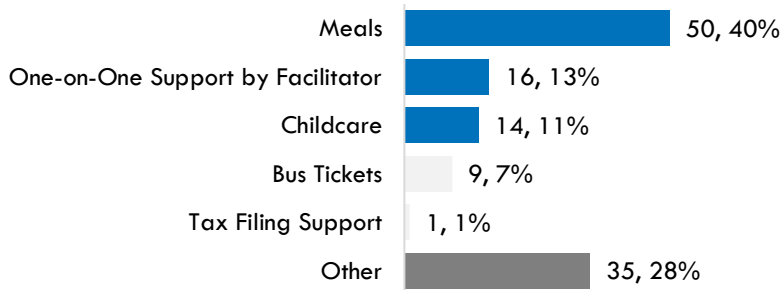
"Being in the court-ordered program I'm in; we get to talk to the other participants before they go and do the program. And sharing my experience with the program staff, they now make it a requirement of our program that participants partake in the Empower U." --Participant





Volunteers remain a key source of support for Empower U at each agency. Volunteers include both coaches and speakers. In 2024, **volunteers contributed a total of 120.8 hours** supporting Empower U groups across 8 of the 9 agencies. Elizabeth Fry did not utilize any volunteers in 2025. In 2024, speakers were more frequently utilized than coaches.

Agencies with the capacity to provide additional support beyond the standard Empower U programming have continued to do so. These extra supports are designed to encourage



attendance and reduce barriers to participation. However, their availability depends on each agency's staff capacity and resources, meaning not all agencies can offer them. When available, participants express appreciation for these additional supports, as they enhance their ability to engage with the program.

**These percentages reflect the # of participants receiving supports, as a proportion of the total # of participants completing programs.*

Meals continue to be the most common form of support given to participants which have the added benefit of contributing to a community atmosphere. Unlike last year, "other" is the second most common category of supports offered. The "other" category for additional supports in Empower U included a range of financial, educational, and community resources to help participants overcome barriers and enhance their financial well-being. These supports included financial literacy tools (e.g., Government of Canada budgeting apps, Money Mentors, Money Sense), fraud prevention resources (EPS fraud tips, Alberta Consumer Protection), and community assistance programs (Edmonton Leisure Access Program, AHS services, food banks). Participants also accessed housing and outreach support (CEASE, CIVIDA), basic needs assistance (Canada Learning Bond, Canada Dental Care Plan, Amity House Swap Shop, Basically Babies), and skills development programs (Good News Auto's automotive training, Candora's sewing program).



“So, the whole atmosphere of the program was great because the fact that it offers a meal at [agency], it kind of personalises the program with one another because when you're sitting in a group and having a meal, people just tend to talk and tend to discuss their lives.” --Participant

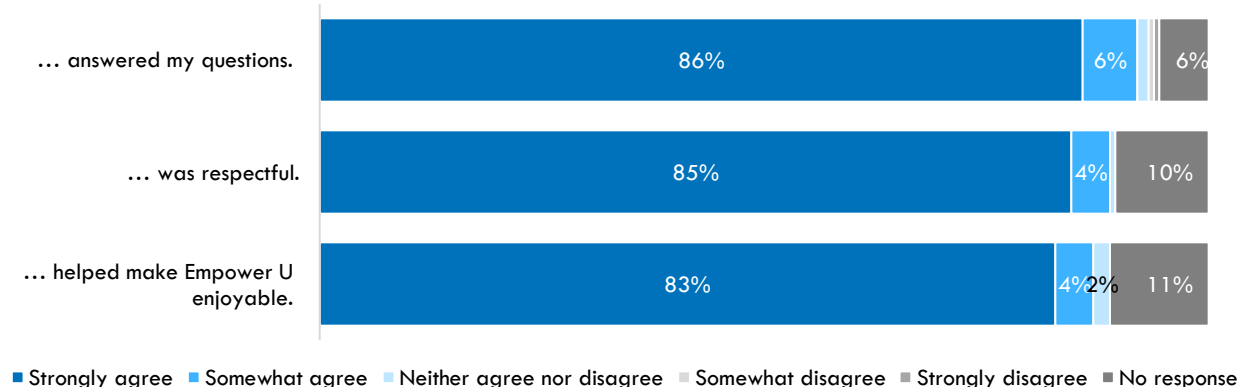
“If I couldn't bring them inside the classroom with the room with me, then I probably wouldn't go [to Empower U] because of that. So, it was actually really nice to know my kids were safe and happy and playing and having fun and waiting for me to finish my adult program.” --Participant



Most participants had **overwhelmingly positive experiences with their facilitators**, with many participants expressing high satisfaction and noting that facilitators were helpful, patient, and engaging. Several respondents stated there was nothing that needed improvement, emphasizing that facilitators were amazing, knowledgeable, and supportive.

Some participants recommended a slower pace, particularly for complex topics, and more opportunities for discussion and participation. A few suggested that facilitators be more assertive in managing classroom discussions to keep sessions focused. Others highlighted the need for more in-person classes, additional breaks, and better snacks to enhance the learning experience. There were also calls for improved explanations of bank account options, broader advertising to increase program awareness, and a stronger focus on participants who may need more foundational support. Overall, while participants were overwhelmingly appreciative of their facilitators, minor adjustments in **teaching pace, classroom management, and session format** could further enhance the learning experience.

My Empower U Facilitator...



n = 162

*Percentages under 2% not labelled. Note that under ...answered my questions, 1% of respondents replied to the Neither agree nor disagree, Somewhat disagree, and Strongly disagree categories. As well, under ...was respectful, 1% of respondents replied Neither agree nor disagree.



“Because it can be kind of boring... Talking about finances and money and this and that. But they [facilitators] made it really fun and engaging. I really looked forward to going, and learning. --Participant

Since COVID-19, agencies have continued to offer **a mix of virtual, hybrid, and in-person programming** to accommodate diverse participant needs. Virtual programming remains a valuable option, particularly for individuals with childcare responsibilities or scheduling constraints. While some participants still face technology access challenges, agencies appear better equipped than in previous years to support virtual learning. This improvement may be due to increased experience with online delivery or the availability of additional resources, such as laptop lending services and tech support.

Participants who attended Empower U virtually were still able to build a sense of community within their cohorts. However, in-person programming remains the preferred option for fostering camaraderie and connection, as it allows for informal interactions, particularly when shared meals or other supports are available. Additionally, in-person sessions provide more immediate access to resources and services, both within Empower U and the hosting agency, making them especially beneficial for participants seeking additional support.



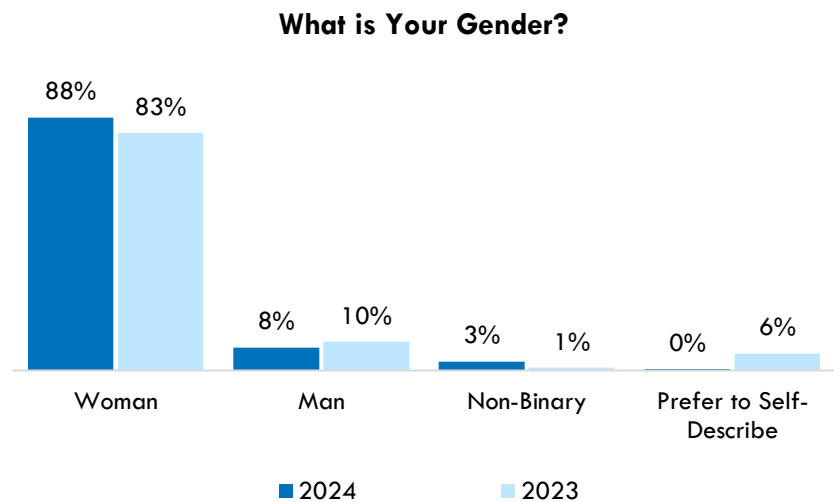
“I found that being online versus, say, in person, I think allowed more people to attend. Like, someone who I remember as a participant had a bunch of children who, I imagine it's really difficult to secure childcare for a bunch of kiddos at the end of the day. And there's someone who was at their office at the end of the day after work and participating in that. I felt like we could actually have the opportunity to be more present versus rushing from whatever was at the end of our day and coming to an in-person session. I felt the accessibility was a lot better.”
--Participant

“So, you were just exposed to it [financial resources] just by showing up. Whereas on the online version, those resources were still available, but you had to put your hand up and be like, ‘hey, this is something that I don't know about.’” --Participant

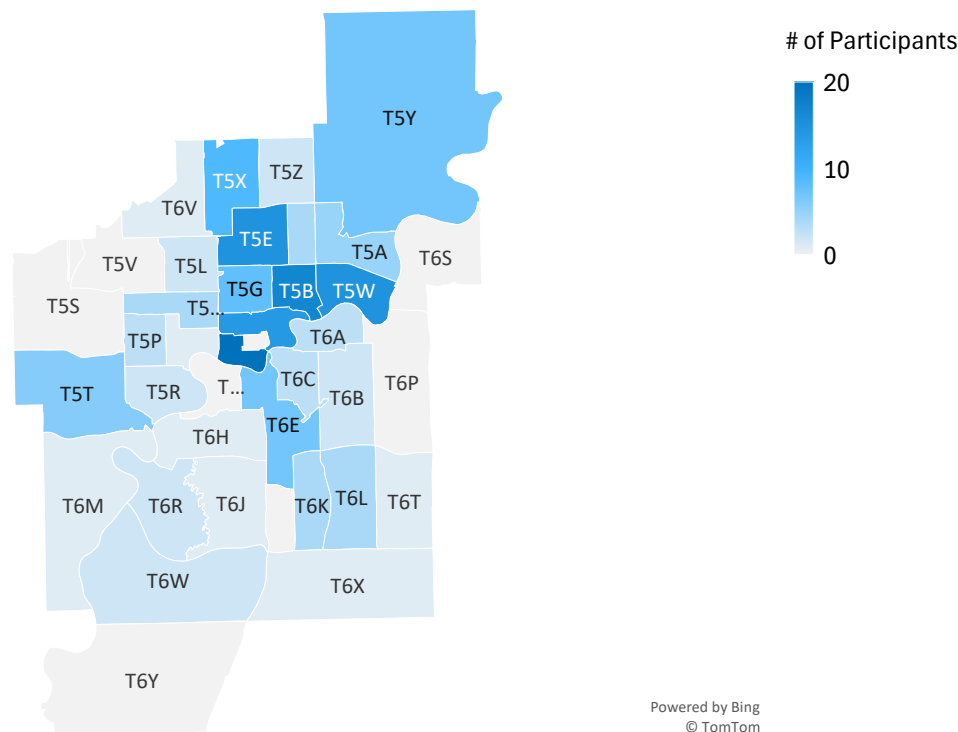


Empower U Participants

In 2024, most Empower U participants were women. While participation among both women and men declined slightly compared to 2023, there was a small increase in the number of non-binary participants. The one response for “prefer to self-describe” described themselves as “Two-Spirited.”

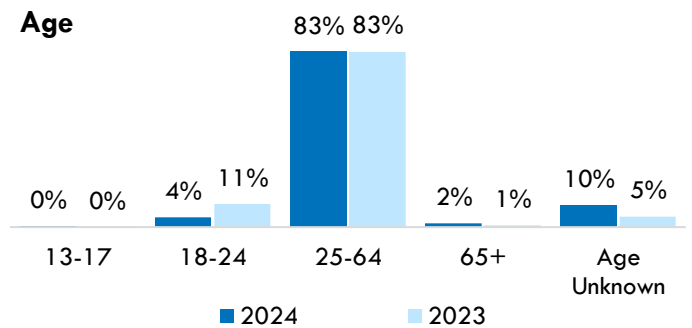


In 2024, 29% of Empower U participants had immigrated to Canada, marking an increase from 18% in 2023. Most participants immigrated to Canada between 3 and 5 years ago. As with previous years, most participants were located in central and north Edmonton.



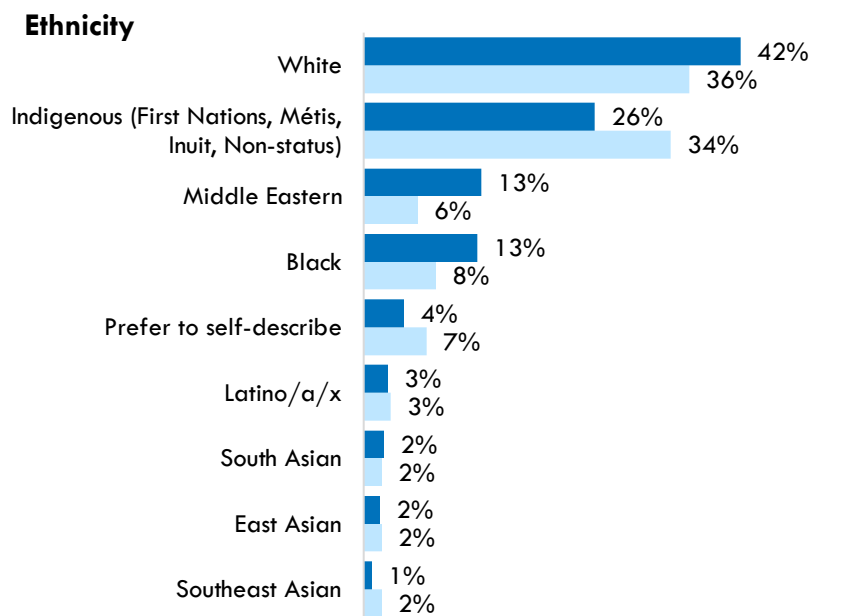
In 2024, **most Empower U participants were between the ages of 25 and 64**, consistent with the previous year. However, there was an increase in the percentage of participants who did not specify their age, rising from 5% in 2023 to 10% in 2024.

Additionally, **participation among youth aged 18-24 declined**, indicating a slight shift in age demographics within the program.



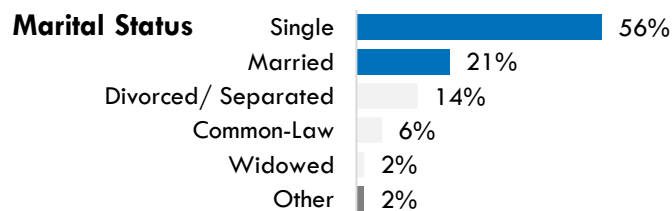
The percentage of **participants identifying as White continued to rise in 2024**, making it the largest ethnic demographic in the program. There was also a notable increase in Middle Eastern participants, growing from 6% in 2023 to 13% in 2024, and Black participants, increasing from 8% to 13% over the same period.

The number of **Indigenous participants has continued to decline** since IAAW exited the Empower U program partway through 2023. Indigenous representation dropped from 34% in 2023 to 26% in 2024, reflecting an ongoing shift in program demographics.



n = 223

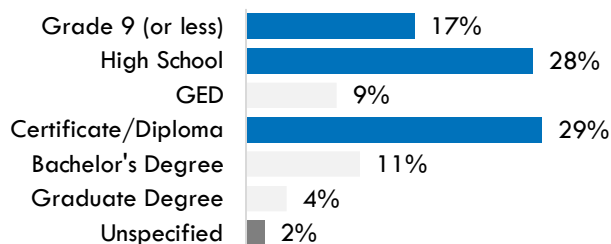
Historically, most Empower U participants have been single, and 2024 was no exception, with 56% of participants identifying as single.



n = 223

*Other responses included: in a relationship (x2), separated, and single parent

Education



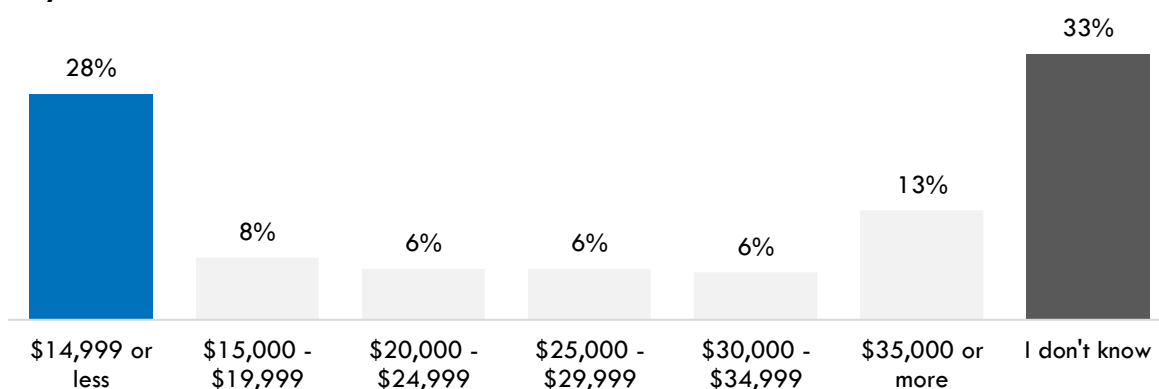
n = 223

There were no significant changes in the composition of education levels between participants from 2023 to those in 2024. Most participants have completed either high school or GED and/or have achieved a diploma or certificate.

In 2024, more than three-quarters of participants lived in households with 1 to 3 adults (including themselves). Only 11% had children under the age of 2, while just under a quarter had 1 to 3 children between the ages of 2 and 5. Additionally, 30% of participants had 1 to 3 children aged 6 to 12, and 18% had 1 to 3 individuals between the ages of 13 and 17. These figures highlight the diverse household compositions of Empower U participants.

Over one-quarter of participants in 2024 had a **household income of less than \$15,000 annually** at the start of Empower U. The highest percentage of participants were making less than \$5,000 annually. According to 2022 data from Statistics Canada³, a single-person household in a city the size of Edmonton is considered low-income if they earn less than \$23,347 annually. In 2024, 42% of Empower U participants fell below this threshold. Since this data has not been adjusted for inflation, the actual percentage of Empower U participants living below the low-income cut-off is likely higher. Notably, 46% of respondents also lived in multi-adult households (2 or more adults). While we cannot directly match income and household size for each individual, the overlap between low-income and larger household sizes indicates that financial strain likely affects multiple-member households, not just individuals.

What was your household income from all sources (before taxes) for last year?



n = 223

³ Statistics Canada. (2024). *Low-income cut-offs (LICOs) before and after tax by community size and family size, in current dollars*. Statistics Canada. <https://doi.org/10.25318/1110024101-eng>

In 2024, **45% of participants relied on income from social benefit programs**, while 29% earned less than \$9,999 from employment. In contrast, 22% reported an annual income of \$35,000 or more, highlighting the diverse financial situations among Empower U participants.

Empower U is a program that serves diverse populations via the 9 agencies that offer it. Each agency has specific communities that they serve, enabling Empower U to reach many different audiences and empower them with financial literacy. Some of the populations the Empower U program serves include language minorities, women who have experienced intimate partner violence, couples, newcomers, and single parents.



"I think it [Empower U] normally aligns with the practices and our mission statement because we support families from different social backgrounds."
--Facilitator

Most of the agencies focus on empowering women and some have an added emphasis on supporting women who are single parents and/or those who have experienced abusive relationships, including financially abusive relationships. Many of the participants identifying with these groups have reported that Empower U has been a huge support and learning experience financially, socially, and even for their sense of self-worth and confidence.

"I think beyond Empower U [as a program], it really helped me with my confidence in my own life. After leaving that abusive relationship, I was very, I wasn't really goal-oriented like I tried to be." --Participant



Some Empower U agencies enhance accessibility for language minorities, diverse cultural groups, and newcomers to Canada by providing language support, one-on-one assistance, and adapting the curriculum to better suit those unfamiliar with the Canadian financial system. These supports enable a broader range of participants to benefit from the program. For newcomers, Empower U not only provides financial education but also fosters community connections with peers and facilitators. This networking has, in some cases, directly led to employment opportunities.



"I would say in terms of cultural accommodation, using simpler curriculum, simple terminology. Translation is not always the solution because a lot of people also have issues with literacy, but simplifying the concept helps and then accommodating timelines. So, like the understanding that a lot of people at home have big families, they have to take care of kids. So doing it online is really helpful. Being able to accommodate holidays outside of what we're used to in our calendars." --Facilitator

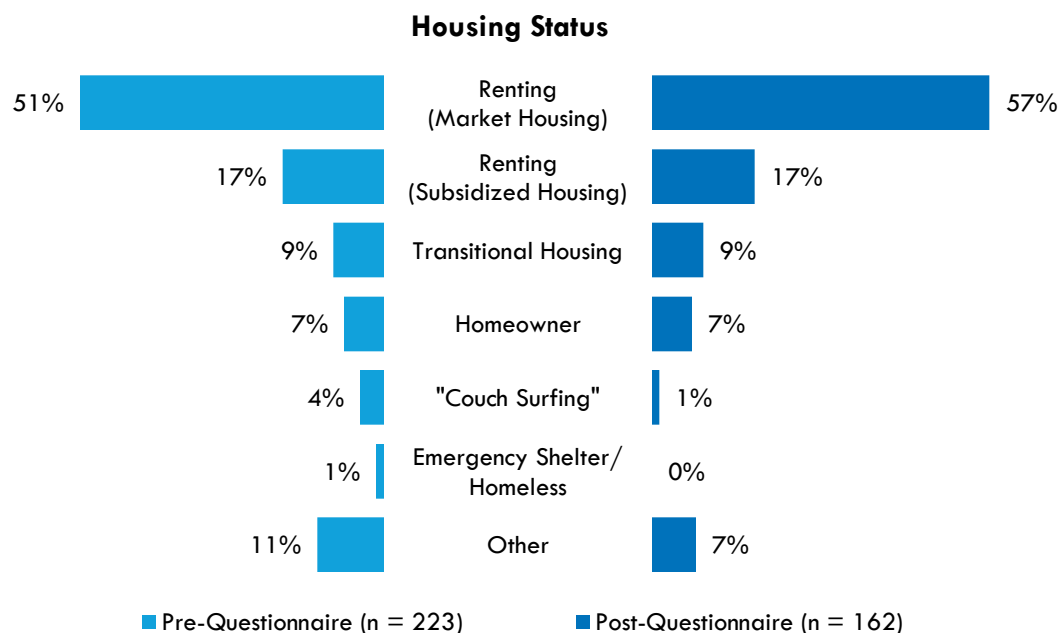
SUMMARY: Who is completing Empower U?

Empower U primarily serves women, with a growing proportion of immigrants (29% in 2024, up from 18% in 2023). Participants tend to be aged 25-64, are single, and are located in central and north Edmonton. Most have completed high school/GED (28%) or earned a diploma/certificate (29%). Participants identifying as White continue to make up the largest ethnic demographic (42%) with notable increases in the past year of participants identifying as Middle Eastern (up 7%) and Black (up 5%). Indigenous representation continues to decline since the exit of IAAW in 2023 (down 8%).

Many participants experience significant financial vulnerability – 28% report household incomes below \$15,000 annually, with 45% relying on social benefit programs. The program serves diverse vulnerable populations through the 9 participating agencies, including language minorities, survivors of intimate partner violence, newcomers, and single parents.

What is the Immediate Impact of Empower U?

The following results highlight the changes observed between the baseline survey conducted at the start of the program and the follow-up survey completed immediately after the program. There was a **slight improvement in the housing status** of Empower U participants between the start and completion of the program. By the end, a higher percentage were renting market housing, while the proportion of participants who were “couch surfing” decreased to just 1%.



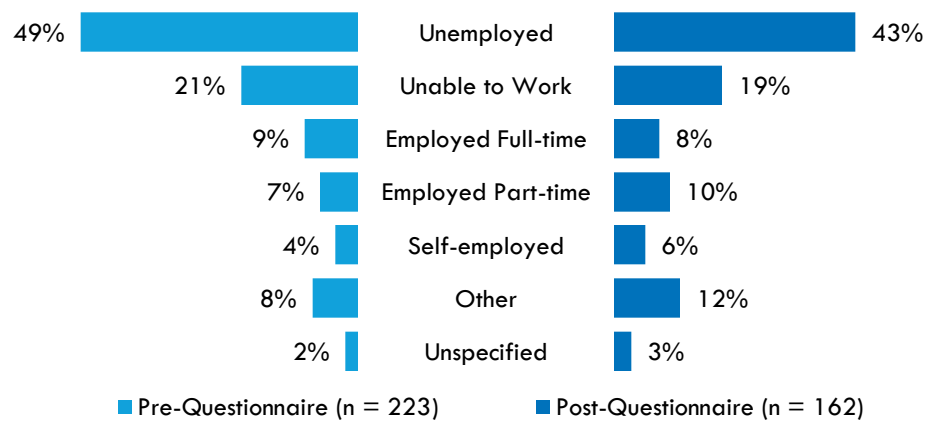
A few participants shared in interviews that **Empower U played a role in helping them secure better housing**. Some were able to use their matched savings toward housing costs, while others benefited from connections to housing programs through Empower U agencies. These supports contributed to improved housing stability for those participants.

“And then they're [landlord and housing worker] like, ‘you still have money from your Empower U right?’ And I'm like, ‘yeah.’ And they're like, ‘hey, well you know, if you really want this place, go to the bank now and go get a bank deposit slip or whatever they're called for down payment for your damage and rent,’ so they can hold the place. I was like, ‘okay, yeah, I want to move out.’ I'll do it. So, I went and did all that and without AISH paying for it.
--Participant



In 2024, 49% of participants were unemployed at the start of the Empower U program. By program completion, **unemployment had decreased to 43%**, with a slight increase in the number of participants securing part-time or self-employment opportunities. This shift suggests a modest improvement in employment outcomes among participants. For those employed at the end of the program, nearly 50% stated their employment as regular employment, while 18% were casual or on-call.

Employment Status



The program’s emphasis on financial empowerment, community building, and increased self-esteem appears to have a positive effect on participants' confidence, enabling some to pursue employment and educational opportunities with greater self-assurance.



“When I first went into the program, I wasn't totally decided in terms of what I wanted to do, to continue and pick up on my post-secondary education again and was kind of feeling daunted by the idea of like student loans...But in gaining the knowledge that I did about things like budgeting, types of credit, what goes into a credit report, how I can keep mine on track... Despite having student loans, that really influenced me to make a more informed and confident decision as I went forward and transitioned back into school.” --Participant

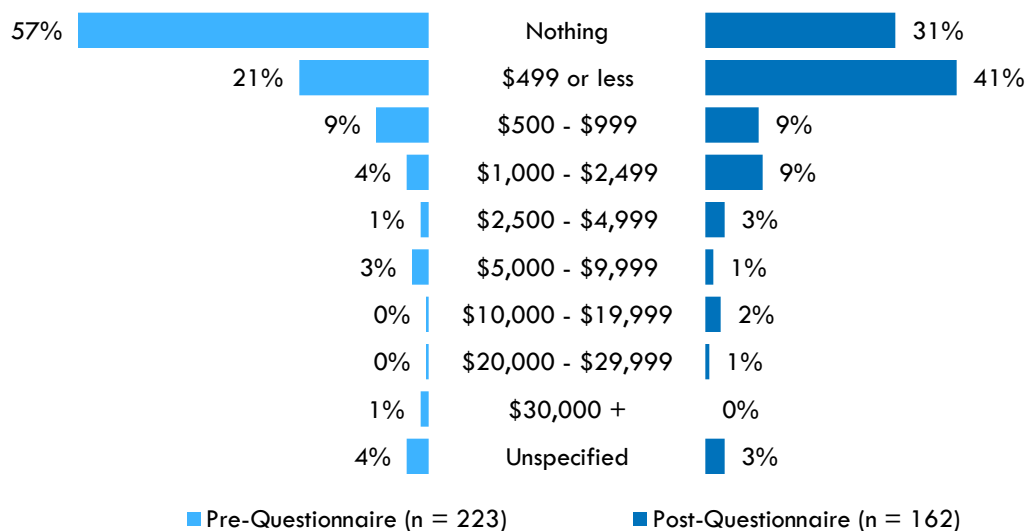
Although it is not a common occurrence, two participants found employment at Empower U agencies because of the connections they made with agency staff during the program.

“I did not know about the organization previously, but I was looking for somewhere where my values align to work with. And since I'm new and I needed a lot of networks, Empower U became one of my networks where I ended up volunteering for the [agency] and from there, getting the job in the [agency]. So, the only way that I knew about it is through Empower U.” --Participant

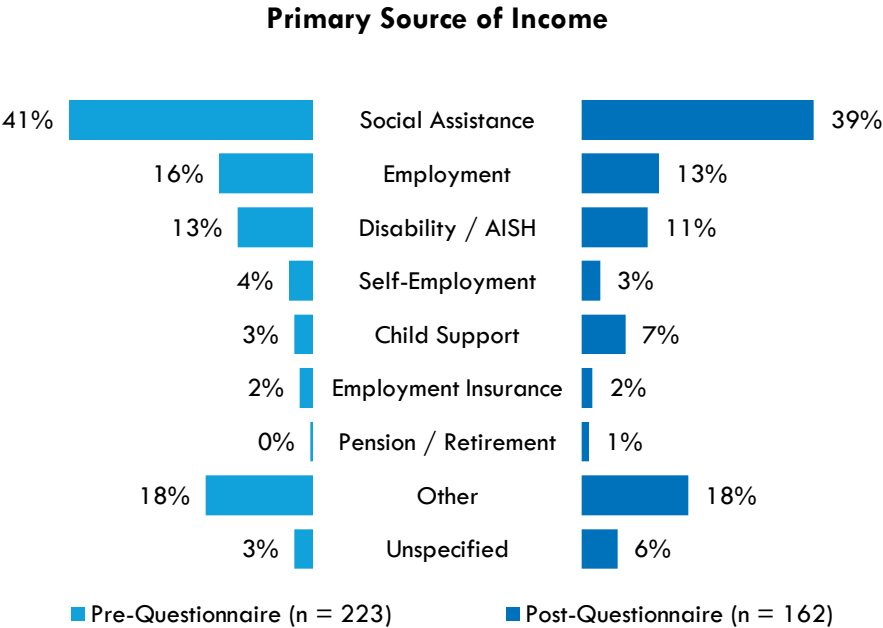


By the end of the program, the number of participants who had saved \$499 or less had nearly doubled, while those with no savings decreased, dropping from over half to approximately 30%. Additionally, there was a slight increase in participants who had saved between \$500 and \$2,499, indicating overall growth in savings habits.

How much money do you currently have saved?



Overall, there was a slight decrease in the percentage of participants for whom social assistance was a primary source of income from the beginning of their participation in Empower U (41%) to the end (39%). **However, social assistance remained the largest source of income for most Empower U participants in 2024 aligning with results from previous years.** For participants who listed "other" as their primary income source at program end, responses reflected a range of financial situations such as government assistance, including Alberta Income Support, Alberta Works, Child Tax Benefits, LTDI, and WCB. Others were supported by a spouse, partner, or family, while some depended on savings or grants/loans.



SUMMARY: What is the immediate impact of Empower U?

Empower U demonstrates immediate positive impacts across several areas of its participants' lives, creating meaningful improvements in financial stability. By program completion, participants showed a slight increase in housing stability with 57% renting market housing (up 6% from program start) and just 1% "couch surfing" (down 3% from program start). Employment outcomes improved modestly with unemployment decreasing from 49% to 43% and a slight increase in part-time and self-employment statuses.

The program's most notable financial impact was on savings behaviour. The percentage of participants with no savings decreased from 57% to approximately 31%. Meanwhile, those with savings under \$499 nearly doubled from program start, indicating many participants were able to build new savings habits. Although social assistance remained the primary income source for many participants, the program's emphasis on financial empowerment, community building, and increased self-esteem positively affected participant confidence.

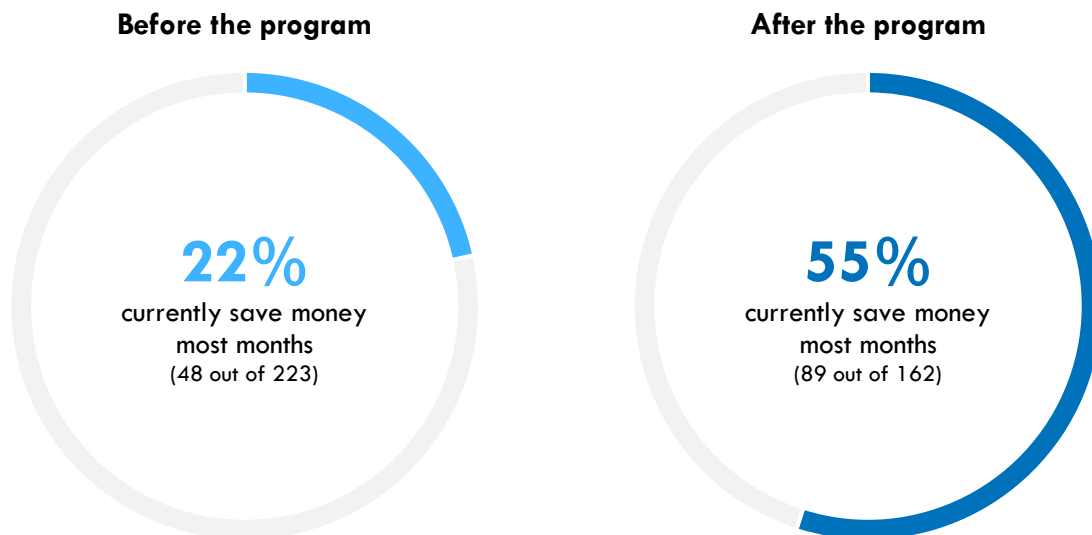
Outcome 1: Empower U Contributes to the Improved Financial Health of Participants

Outcome 1a: Participants Gain Confidence, Knowledge, and Skills in Finances and Money Management

The overarching goal of the Empower U program is to support participants in gaining confidence, knowledge, and skills in finances and money management.

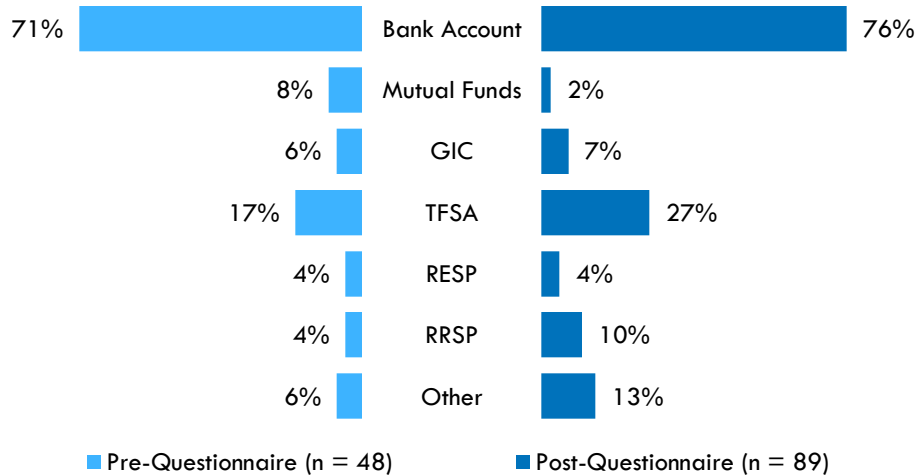
Savings

The percentage of participants regularly saving money increased over time. Before starting Empower U, only 22% of participants saved most months. This number more than doubled to 55% by the end of the program and further rose to 65% six months later, indicating lasting improvements in financial habits. However, participants completing the +1-Year Participant Survey reported lower levels of savings, with 32% saving money most months (6 out of 19).



By the end of the program, 76% of participants primarily saved money through a bank account, making it the most common savings method. TFSAs were the second most used option (27%), followed by Other (13%) and RRSP (10%). Six months after completing the program, bank accounts remained the most popular savings method (43%).

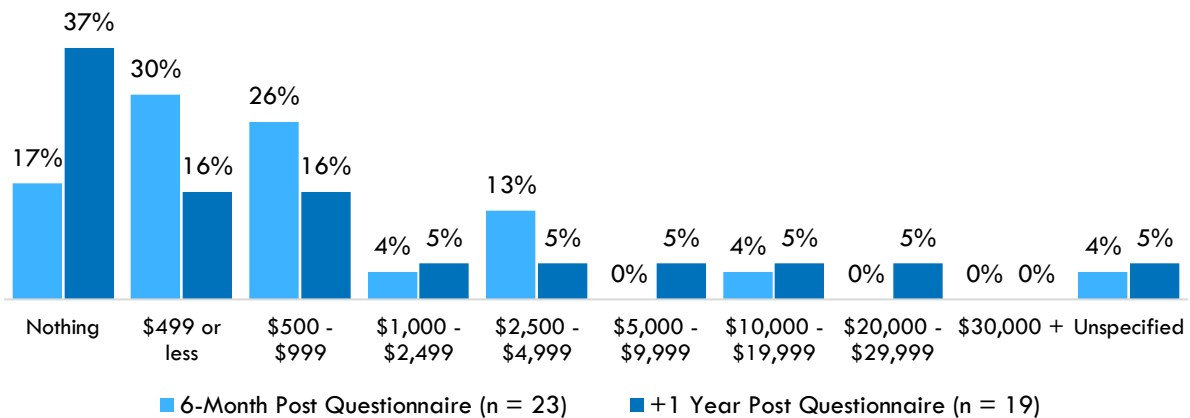
How do you currently save money? (check all that apply)



*Participants could respond to more than one item

Six months after completing the Empower U program, the percentage of participants with **no savings dropped from 31% to 17%**, demonstrating sustained improvement in saving habits. Additionally, the number of participants who had saved **\$500–\$999 increased from 9% to 26%**, while those with **savings between \$2,500 and \$4,999 grew from 3% to 13%**, indicating financial progress over time. One to two years after completing the Empower U program, 37% of participants (7 out of 19) reported having no savings. However, given the low response rate for the post-program survey, these findings may not be fully representative of all participants. Lower savings rates among respondents do not necessarily indicate a widespread trend but rather highlight the need for further exploration into long-term financial stability after program completion.

How much money do you currently have saved?

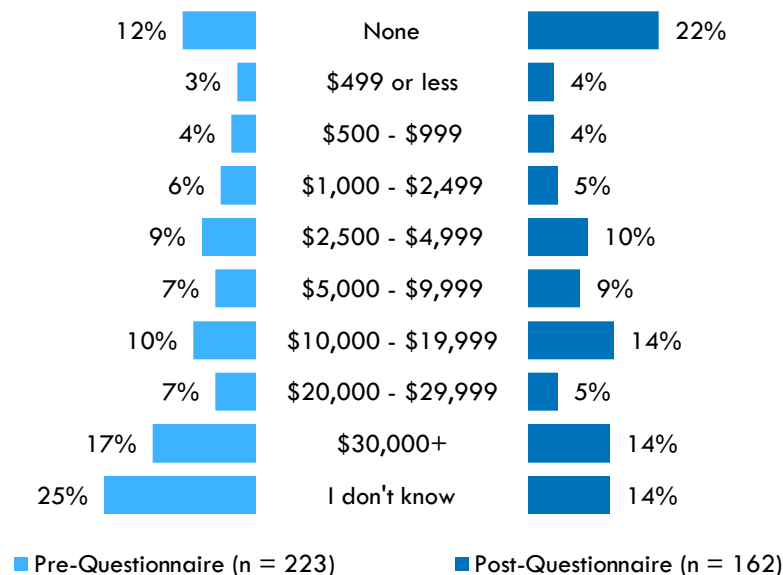


Debt

At the start of the Empower U program, 74% of participants reported actively working to reduce their debt. By the end of the program, the **percentage of participants with no debt increased from 12% to 22%**, though this slightly declined to 17% at the six-month mark.

Debt levels remained relatively stable among those owing less than \$5,000, with 22% pre-program, 23% post-program, and 22% at six months. However, there was a **notable improvement in awareness of personal debt**, as the percentage of participants who did not know their total debt decreased from 25% pre-program to 14% post-program and 13% six months later. This suggests increased financial literacy and engagement with personal finances.

How much debt (credit cards, loans, etc.) do you currently have?

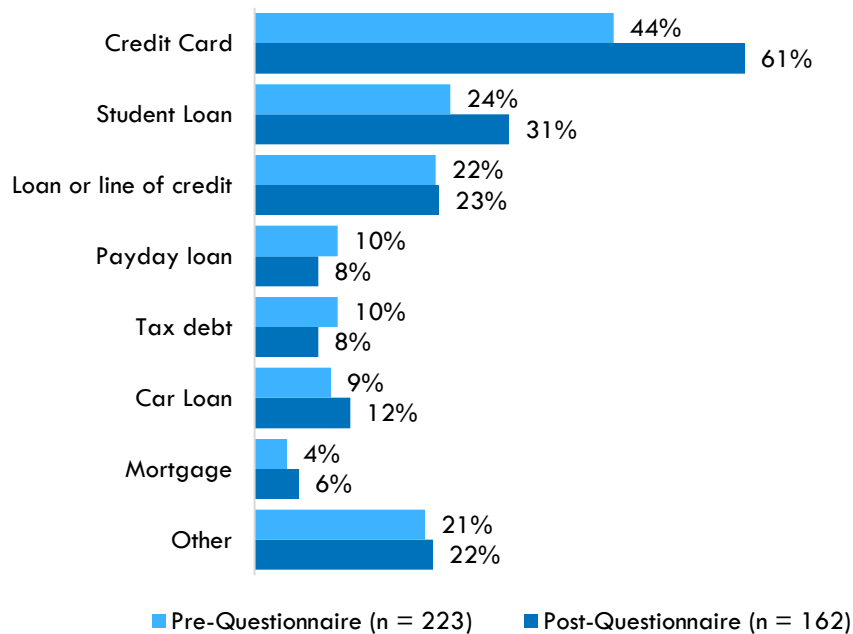


Before joining Empower U, credit card debt was the most common form of debt among participants, affecting 44%. Other significant debts included student loans (24%), loans or lines of credit (22%), payday loans (10%), tax debt (10%), and car loans (9%), with mortgages (4%) being the least common. Additionally, 21% reported other debts, including overdue bills, collections, government-related debts (e.g., immigration loans, legal aid, restitution orders), and personal loans.

Post-program, both credit card debt and student loan debt proportions increased (61% and 31%, respectively) compared to pre-program rates. However, all other debts were similar between pre- and post-program participants. Six months after completing the program, credit card debt remained the most prevalent, increasing to 70%. While there was a rise in car loans (30%), other debts saw declines. Notably, 35% still carried other forms of debt, including consumer debt (e.g., Telus bills), rent arrears, and legal obligations/ fines. These changes suggest that while credit card reliance may have increased, some participants paid off or reduced other financial obligations over time.

Further, one to two years post-program, credit card debt (53%) and student loans (21%) were the most prevalent sources of debt. However, loans or lines of credit and payday loans dropped to 5%, while other sources of debt were less common among most participants.

Please select the type of debt you have (select all that apply):

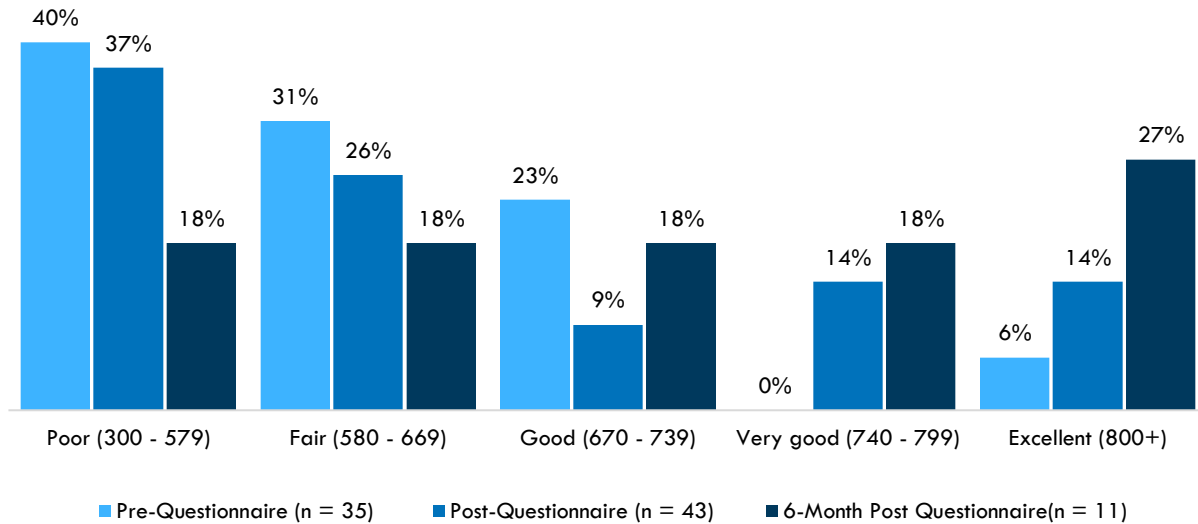


Credit Scores

Before participating in Empower U, only 31% of participants were aware of their credit score. This increased to 48% by the end of the program and further rose to 65% six months later, demonstrating improved financial awareness.

Before starting the program, 40% of participants reported poor credit scores and 31% reported fair credit scores (n = 35). Immediately after the program, several participants had a poor credit score (37%), while only 14% had an excellent score (800+; n = 43). **However, six months later, credit scores showed improvement, with 27% reaching an excellent score (800+; n = 11).** These results suggest that participants not only gained a better understanding of their credit but also made tangible improvements in their scores over time. However, reporting credit score was optional and sample sizes were small relative to total survey respondents.

What is your credit score? (optional)



Budgeting

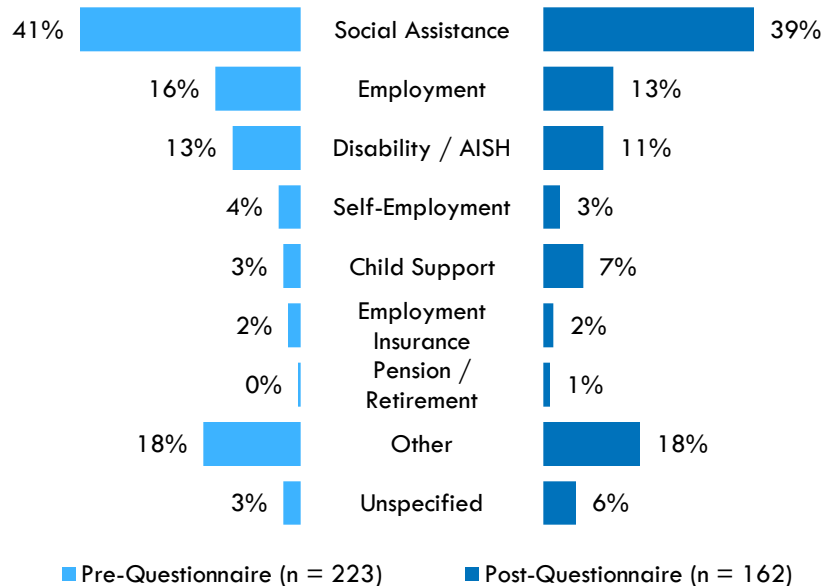
Immediately after completing the Empower U program, **75% of participants had created a monthly budget, and 73% were actively using it**. Six months later, the percentage of participants who had established a budget increased slightly to 78%, while 70% continued to use it regularly. These findings indicate that most participants maintained their budgeting habits over time, reinforcing long-term financial planning skills.

Income

Before joining the Empower U program, most participants (41%) relied on social assistance as their primary source of income, followed by employment (16%) and disability benefits (13%). By the end of the program, social assistance remained the most common income source (39%), while employment (13%) and disability benefits (11%) saw slight decreases. Participants continue to report 'other' income sources from government benefits (e.g., Alberta Works, AISH, WCB), spousal income, and student aid.

However, six months later, there was a notable shift toward financial independence, with social assistance reliance dropping to 26% and **employment increasing to 35%**. This trend suggests that participants made progress in securing jobs and reducing dependency on social assistance over time.

What is your main source of income?



Before participating in Empower U, 45% of participants received income from social benefit programs such as child benefits and disability tax credits. This slightly increased to 47% immediately after the program. However, six months later, the percentage declined to 35%, indicating a reduction in reliance on social benefits as participants potentially improved their financial stability and secured other sources of income.

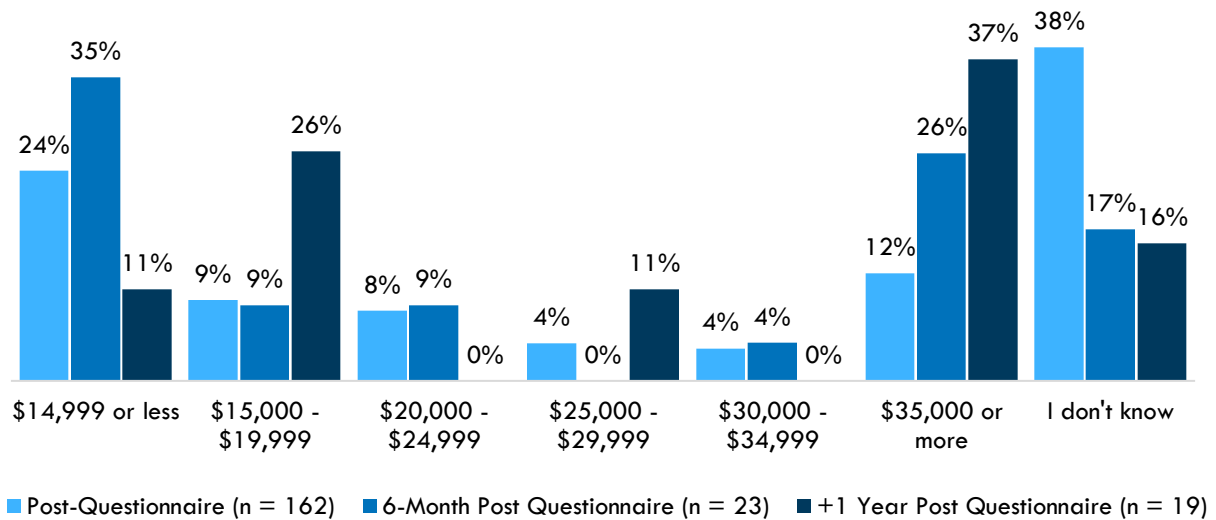
Before participating in Empower U, participants reported a wide range of household incomes from all sources before taxes. 14% earned \$4,999 or less, 5% earned between \$5,000 and \$9,999, 9% earned \$10,000 to \$14,999, and 13% reported an income of \$35,000 or more. Notably, 33% were unsure of their total household income.

Immediately after completing the program, income distribution remained similar. However, the percentage of participants who did not know their household income increased to 46%.

Six months later, **income awareness improved**, with only 17% unsure of their earnings, while the percentage of **participants earning \$35,000 or more increased to 26%**. Meanwhile, 17% still reported an income of \$4,999 or less, highlighting continued financial challenges for some. These findings suggest a gradual shift toward higher income levels and improved financial awareness over time.

One to two years after completing the program, participants showed significant income improvements, with only 11% earning \$14,999 or less. More notably, 37% of participants earned \$35,000 or more, representing a substantial increase in higher-income earners. Consistent with the six-month follow-up data, fewer participants reported being unaware of their income, suggesting that the program's positive impact on financial awareness persisted long-term.

What was your household income from all sources (before taxes) for last year?

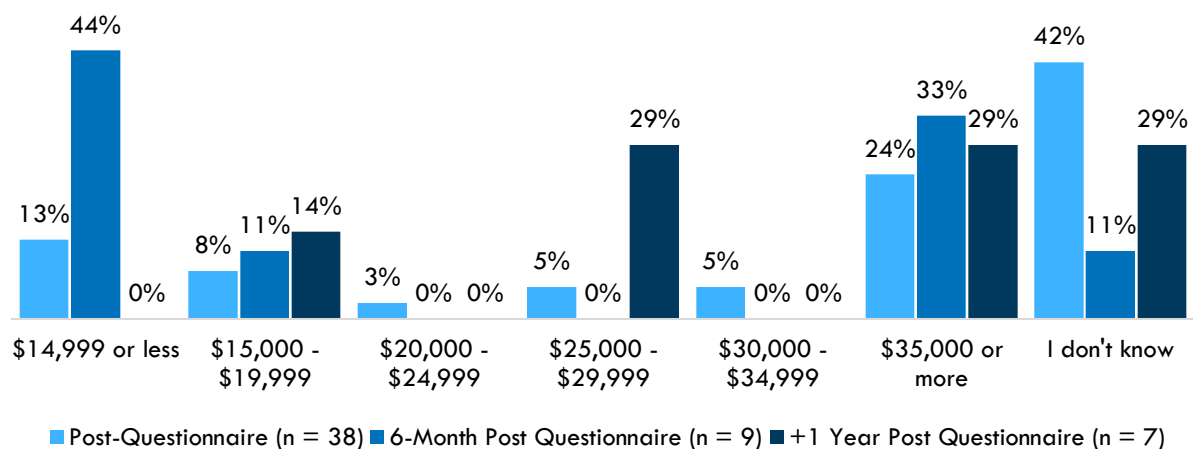


Immediately after completing Empower U, 42% of participants were unaware of their earnings, while 24% of those who were aware reported earning \$35,000 or more from personal employment income.

Six months post-program, financial awareness improved significantly with only 11% of participants unaware of their personal income. Generally, participants primarily fell into two income brackets: 44% earned \$14,999 or less, while 33% earned \$35,000 or more.

One to two years after program completion, income awareness declined somewhat, with 29% unaware of their personal employment income. However, among those who could report their income, nearly 60% earned \$25,000 or more. It is important to note that these findings are based on limited sample sizes, as many Empower U participants were unemployed when surveyed. Particularly, the six-month and one-year post-program data included only 9 and 7 employed participants, respectively.

What is your personal income from employment? (post)



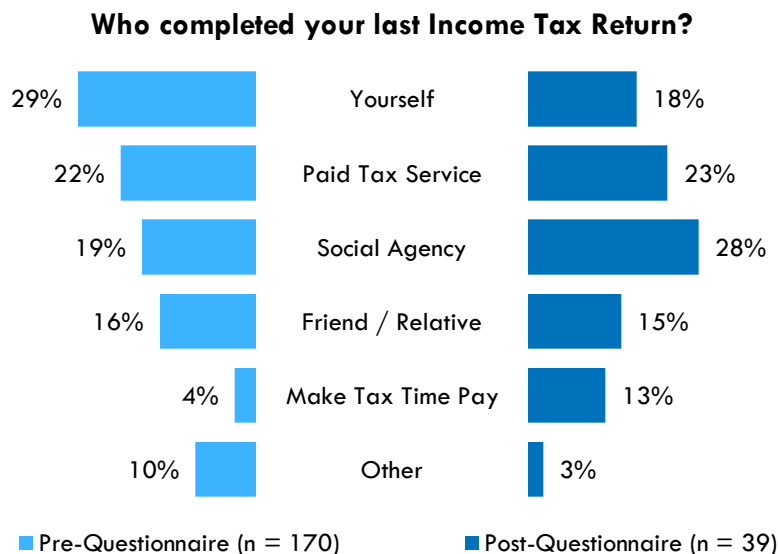
Income Taxes

Before participating in Empower U, 77% of participants were up to date on their income tax returns. Immediately after the program, when asked if they had filed back taxes, 37% stated it was not applicable as they were already up to date, while 24% had filed, 20% planned to, and 17% had not. Six months later, the percentage of participants who filed back taxes increased to 39% and 30% indicated it was not applicable as they were already up to date. These findings suggest that **Empower U helped more participants address outstanding tax filings over time.**

Before participating in Empower U, 29% of participants completed their income tax returns themselves, while 22% used a paid tax service and 19% relied on a social agency.

By the end of the program, the use of social agencies increased to 28%, while 18% continued to file taxes independently, and 23% used a paid tax service. Notably, participation in Make Tax Time Pay grew from 4% to 13%, indicating greater awareness of free tax filing support.

Six months later, tax filing habits shifted again. Fewer participants filed their own taxes (11%), while 33% used a paid tax service, 22% relied on a social agency, and another 22% sought help from a friend or relative. The use of Make Tax Time Pay remained at 11%. **These findings suggest that while fewer participants filed independently, many sought professional or community-based tax assistance, potentially leading to more accurate returns and better financial outcomes.**



Use of Financial Services

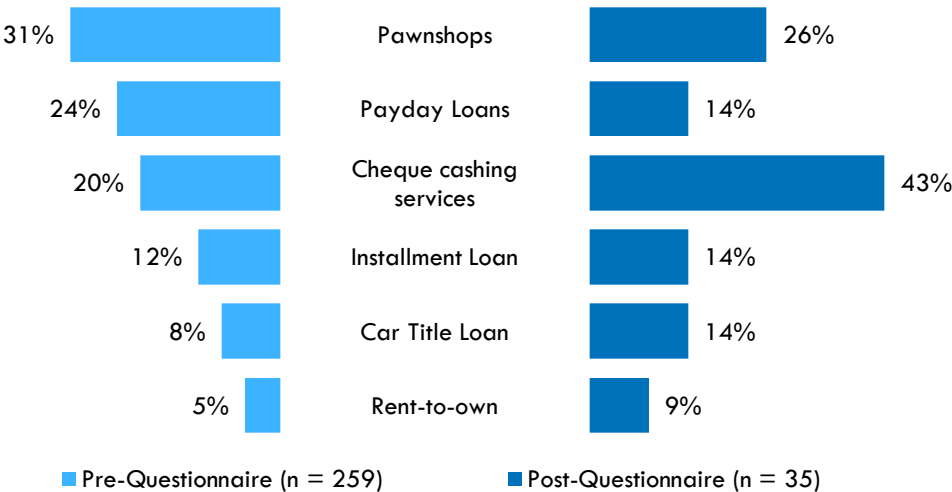
Six months after the program, **52% of participants had opened a new bank account**, indicating a shift toward increasing financial activity.

Before joining Empower U, nearly three-quarters of participants reported not using alternative financial services. Immediately after the program, 22% of participants stated they had used one or more services in the past three months, with cheque-cashing services (43%) and pawnshops

(26%) being the most common. The reason for this immediate increase is unclear and warrants further exploration to better understand participant behaviour and needs.

Six months later, participants were less likely to use payday loans (33%) but showed increased use of car title loans (33%), rent-to-own services (17%), and installment loans (17%). However, since only six participants responded to this question, the data may not be fully representative of all Empower U participants.

In the last 3 months, have you used any of the following services?



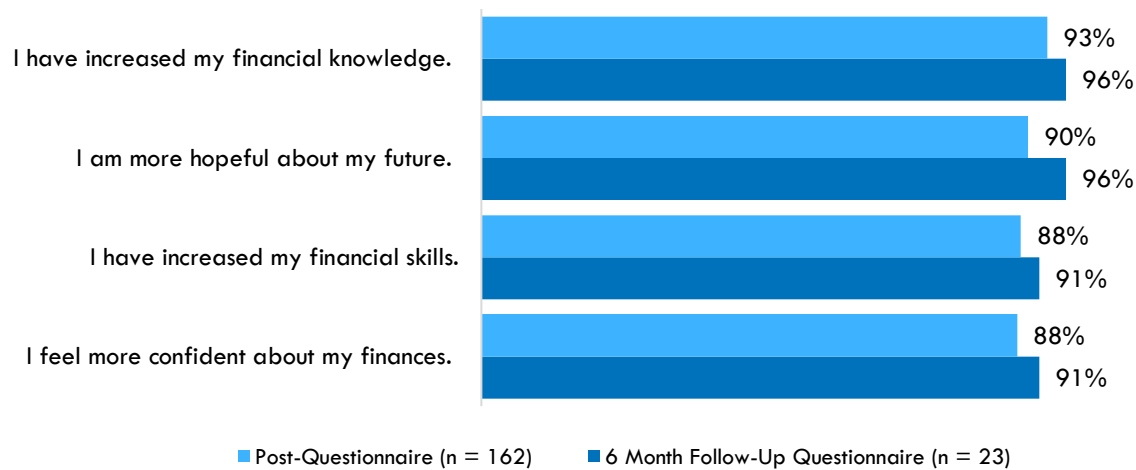
Trust in financial institutions showed a modest increase over time. Before participating in Empower U, participants rated their trust at an average of 6.7 out of 10. This rose to 7.4 out of 10 immediately after the program and remained consistent at the six-month mark, **indicating a sustained improvement in confidence toward financial institutions.**

Impact on Financial Knowledge, Skills, and Confidence

Participants reported sustained improvements in their financial knowledge, skills, and confidence following the Empower U program. Immediately after completing the program, 93% agreed that their financial knowledge had increased, rising slightly to 96% six months later.

A sense of hope for the future remained high, with 90% feeling more hopeful post-program, increasing to 96% at six months. Financial skills also improved from the post-program to the 6-month follow-up mark. Similarly, confidence in managing finances increased from 88% post-program to 91% at six months.

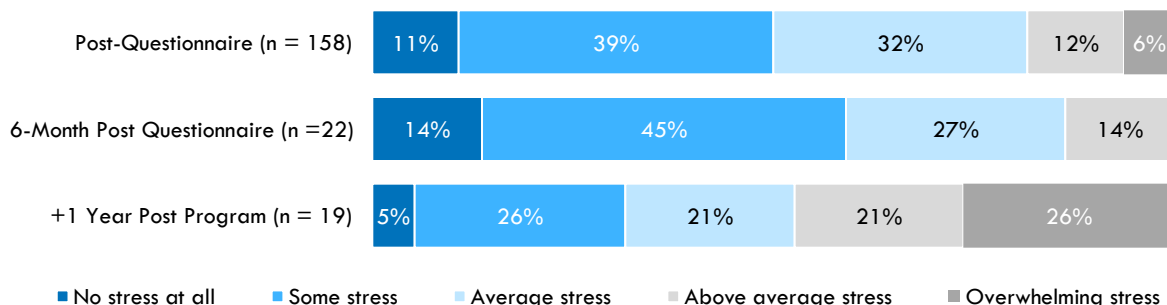
Please rate your agreement with the following statements about your finances, after having completed Empower U



Immediately after completing the Empower U program, 11% of participants reported experiencing no financial stress. This figure increased slightly to 14% at the six-month follow-up but declined to 5% by the one-year mark, suggesting that some participants faced increased financial stress over time. The percentage of participants experiencing some stress initially rose from 39% post-program to 45% at six months, before decreasing to 26% at the one to two year assessment.

Average stress levels showed a consistent downward trend from post-program to one to two years later. However, both above-average and overwhelming stress levels increased substantially at the one-year follow-up, indicating a shift toward higher stress levels. This pattern of stress migration from lower to higher intensity levels suggests that while Empower U initially provides effective financial stress management tools with positive medium-term outcomes, participants face significant challenges maintaining these benefits long-term. This trend may be more pronounced in 2024 due to broader economic pressures such as inflation, rising rent, and increasing food costs contributing to ongoing financial stress. However, the current data does not allow for a definitive conclusion and further exploration is needed to better understand these dynamics.

What do you feel is your level of financial stress today?



Over the past year, **Empower U participants have gained greater confidence, knowledge, and skills in managing their finances.** Interviewed participants highlighted their appreciation for learning about financial products, debt consolidation, saving strategies, and overall financial literacy. Among the topics covered, budgeting and expense tracking had the greatest impact, with many participants citing these skills as essential for stretching their income and ensuring financial stability beyond the program. Budgeting was frequently mentioned as a key tool in managing expenses and making informed financial decisions, demonstrating its lasting value in participants' daily lives.



"But I've learned ways to stretch my money a little bit better because of Empower U, budget a little better." --Participant

In addition to budgeting, Empower U equipped participants with essential skills such as saving. These skills not only helped participants improve their financial situations but also enabled them to better manage their finances both during and after the program. As a result, many participants reported reduced financial stress and increased confidence in making financial decisions, demonstrating the program's lasting impact on financial well-being.

"I started saving in the middle of Empower U and then just learning about new things about saving and how to budget. I got to like \$1,500."
--Participant



"I spent a lot of time worrying about debt, worrying about where my next dollar was going to come from. So, I would resort to unhealthy decisions. And taking the course really helped me to structure my finances and kind of tackle my debt one by one and then be able to budget my money in an appropriate way to keep my head above water and make smart financial decisions." --Participant

Outcome 1b: Empower U Supports Participants to Meet Financial Goals

At the end of the Empower U program, **82% of participants had set financial goals** and spoke positively about the experience. Many aimed to pay off debts, including student loans, credit cards, and collections, while others prioritized building savings for emergencies, homeownership, retirement, or major purchases. Several sought to improve credit scores, budget more effectively,

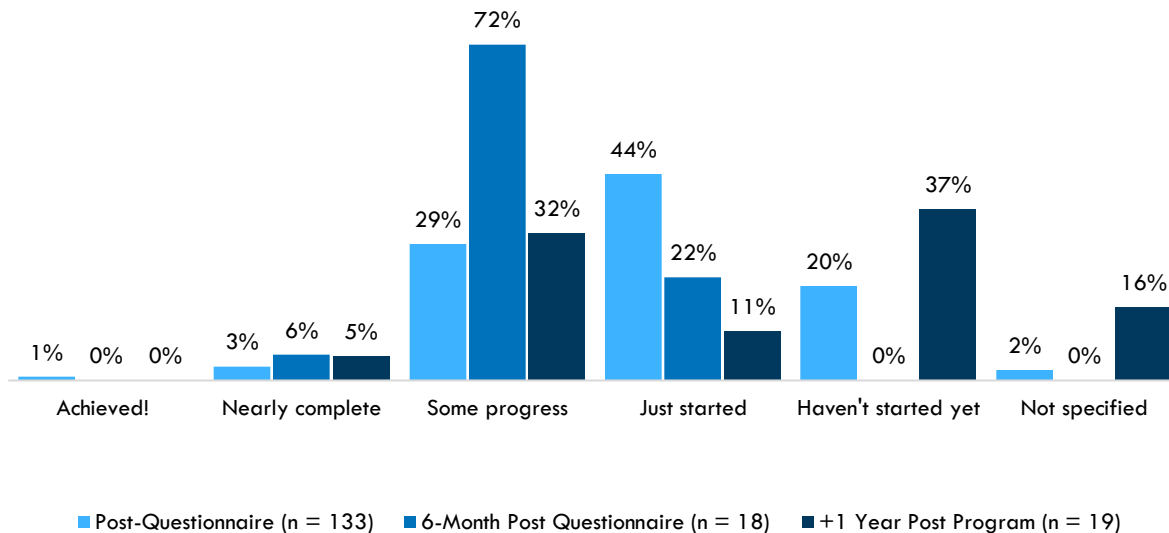
and invest through TFSAs and other financial tools. Others focused on career growth, including finding stable employment, pursuing education, or starting a business. Some had specific life goals, such as saving for a wedding, travel, or family support. Immediately after the program, **over 70% of participants had started or made progress toward their goals.**

Six months after completing Empower U, 78% of participants reported continuing to work toward their financial goals. However, several setbacks impacted their progress, including job loss, health issues, and insufficient income. Some struggled with employment challenges such as delayed job starts, seasonal layoffs, or hiring freezes, while others cited inflation and rising costs as major barriers.

One to two years after completing Empower U, fewer participants reported starting or making progress toward their goals. Participants struggled with financial setbacks that undermined their progress. Vehicle problems were common concerns. Unexpected expenses like medical emergencies, property damage, and sudden rent increases derailed budgets.

Housing instability also affected some participants, with issues like homelessness, moving costs, and reduced housing benefits. Additionally, legal and financial complications, including divorce, separation, and debts requiring legal action, created further challenges. For those pursuing education or business ventures, obstacles included lack of capital, difficulty securing loans, and completing prerequisite programs.

How close are you to achieving your goal? (post-program)



Despite these challenges, many participants remained focused on their financial goals. Most – if not all, participants interviewed said that they intend to keep setting financial goals for the future. Some examples of financial goals that participants have achieved include improving their credit scores, getting a car, improving their housing, and becoming financially stable. Examples of goals that are currently in progress include paying down debt and saving for an emergency fund.

"I aim to have the six-month nest egg the savings, if anything were to happen, you could still pay your bills and live and have a roof over your head and food in your fridge for six months. Like, that is my next goal while paying off my debt. And then I think after that - would be more along the lines of travel and for our home and investing in, our hobbies and things like that." --Participant



"Like, the only goal I had was, hey, get a car. And it took a while, but I got the car." --Participant

There are two main ways that the Empower U program helped participants achieve or make progress towards their financial goals: **1) equipping them with financial knowledge and skills and 2) giving a monetary contribution through the matched savings program.** Participants have been able to develop skills like budgeting through the Empower U curriculum and have used them towards saving for their financial goals. Some have leveraged access to financial coaches and guest speakers to learn and receive advice about large financial decisions like taking out a student loan. The matched savings part of Empower U has helped participants to make tangible progress toward financial goals.

"So, with ATB Financial, I was able to put that \$500 away for the home that we currently have now." --Participant



Both participants and facilitators highlighted the need for greater accountability and structured support within Empower U to help participants achieve their financial goals. One key recommendation was modifying the cash-out rules for matched savings to create a stronger link between goal setting and withdrawal, a strategy already implemented successfully by one agency. Another suggestion was introducing budgeting earlier in the curriculum, allowing participants more time to practice managing their finances and track their progress throughout the program. These adjustments could enhance participants' ability to stay accountable and make meaningful strides toward their financial goals.



“But I think this kind of relates back to partially why I feel like the budget should have been done sooner because it's so much easier to reach those financial goals when you have somebody holding you accountable and you can actually report back to them, ‘hey, this is my budget. This is how I did.’”
--Participant

“I think like a little bit more of one-on-one support in terms of pursuing those goals might have been a bit more beneficial.” --Participant

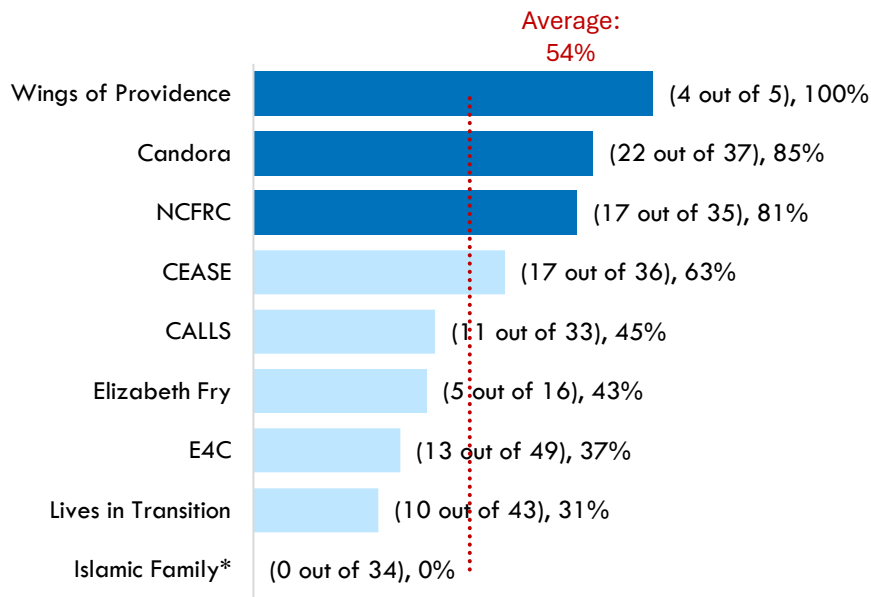


Matched Savings

The matched savings program remains a key tool in Empower U, helping participants develop positive saving habits. During the program, participants interested in matched savings can open a savings account with ATB Financial and save up to \$250 over five months. Their savings are matched at a 2:1 ratio, meaning that for every dollar saved, the program contributes two dollars. For example, if a participant saves \$250, they receive an additional \$500, bringing their total savings to \$750. Participants can use these matched savings in various ways, such as investing in their children's education through a RESP, setting up a TFSA (GIC) for specific financial goals, or creating an emergency fund.

In 2024, 99 participants saved and accessed the 2:1 matched savings compared to 150 participants from 2023; 19 participant cash-outs from 2023 were not reflected in the last annual report and are included in all 2023 comparative data for this report. Overall, approximately **54% of 2024 participants who completed the program participated in the matched savings**, with a range between 31% and 100% (between agencies).

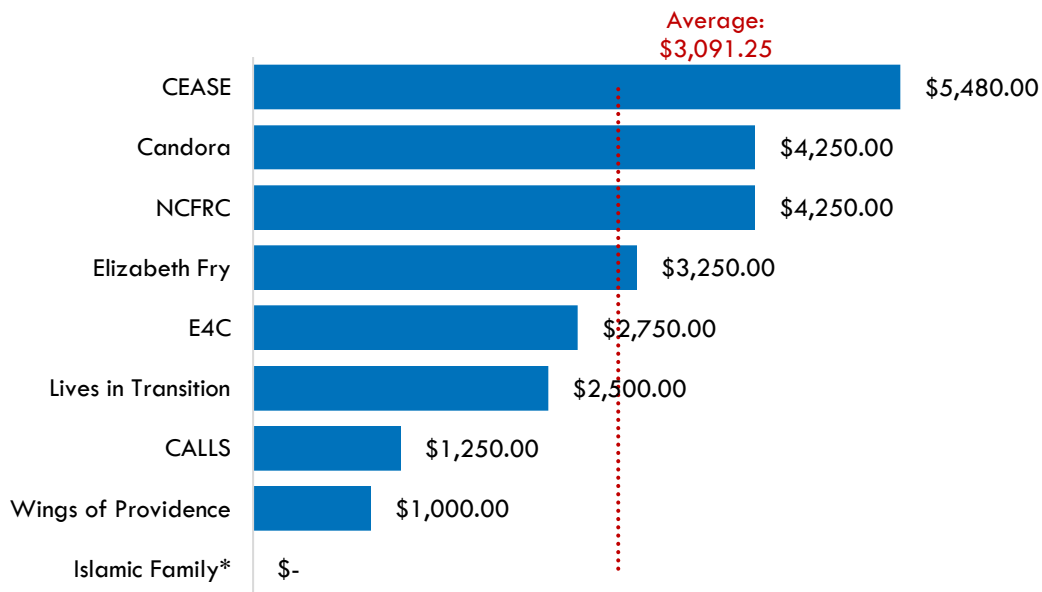
Matched Savings Program Participation by Agency



*Islamic Family did not participate in matched savings in 2024. While their information is presented in the above chart, the 0% cash-out rate is not included in the overall average.

On average, participants across all programs saved \$3,091.25 (23% less than the 2023 average of \$4,026.00). However, participant savings varied by agency, with participants of CEASE saving \$5,480 and participants of the NCFRC and Candora saving over \$4,000.

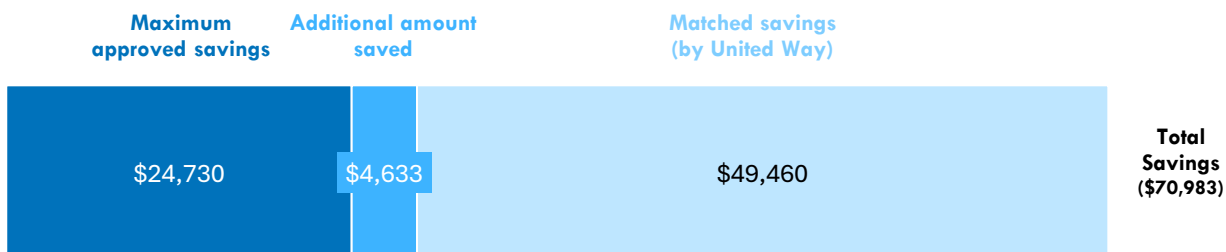
Amount Saved (by Agency)



*Matched savings are not recorded for Islamic Family.

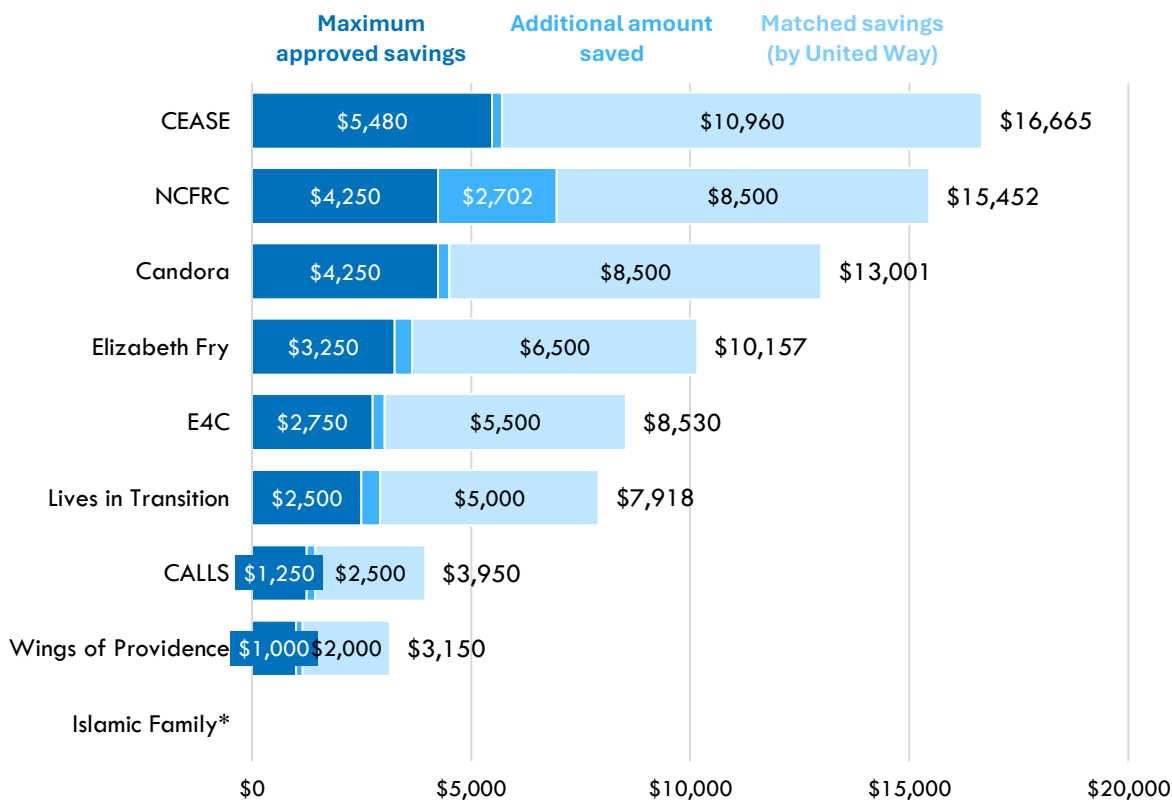
The total amount saved throughout 2024 by all agencies exceeded \$70,000. 31% of the total amount saved was the maximum approved savings by participants, with over 60% of total savings provided by Empower U matched savings.

Total Approved, Additional, and Matched Savings (Overall)



Overall savings varied between agencies. Agencies saved between \$3,150 and \$16,665, with most agencies reporting savings over \$5,000. Generally, participant savings accounted for approximately one-third of total savings. However, NCFRC reported an additional sum of \$2,702 through additional savings. Additional savings were negligible across most other agencies.

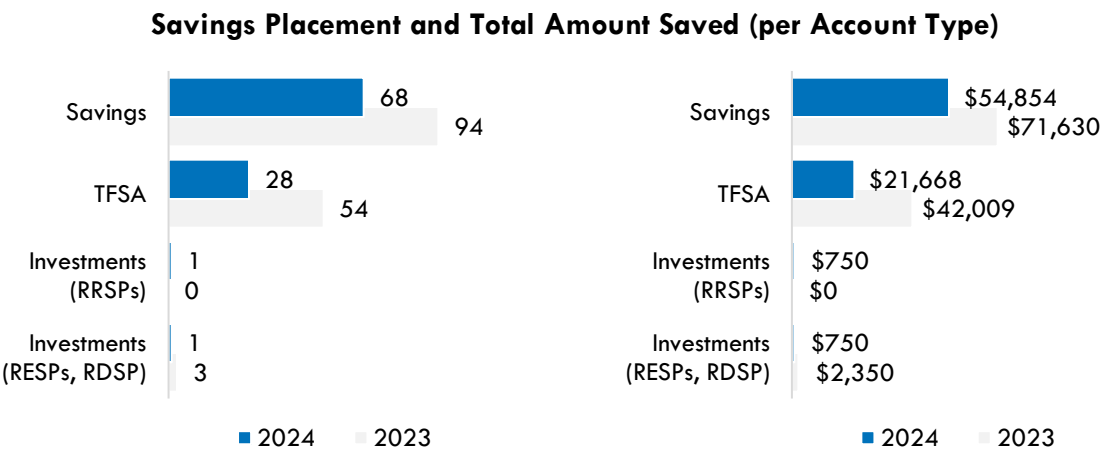
Total Approved, Additional, and Matched Savings (by Agency)



*Matched savings are not recorded for Islamic Family.

**Additional savings amounts under \$500 are not labelled.

Most participants deposited their savings into standard savings accounts, with approximately one-third utilizing TFSAs. This pattern remained consistent from 2023 to 2024. Additionally, the proportions of savings across different account types directly correspond to the number of participants using each account category.



In the six-month follow-up survey, 87% of participants (20 out of 23) stated that they had taken part in the matched savings element of Empower U. Participants shared that they had used their matched savings primarily for debt repayment, paying off credit cards, bills, and loans. Others focused on savings and investments, opening TFSAs, GICs, or RESPs to build financial security. Some applied their funds toward housing costs, including rent, damage deposits, or saving for a home. Others used the money for essential expenses like groceries, furniture, and household supplies. A few set aside their savings for emergencies or future travel, while some have not yet withdrawn their funds, choosing to let them grow in their accounts. The matched savings program impacted participants by providing financial security, reducing anxiety, and encouraging long-term savings habits. Some participants noted that having the money set aside taught them better saving habits, helped them feel more secure, and gave them motivation to continue managing their finances wisely.

For those that didn't take part in matched savings, what prevented them from participating was the lack of sufficient liquidity and financial budget to implement what they had learned in the program.

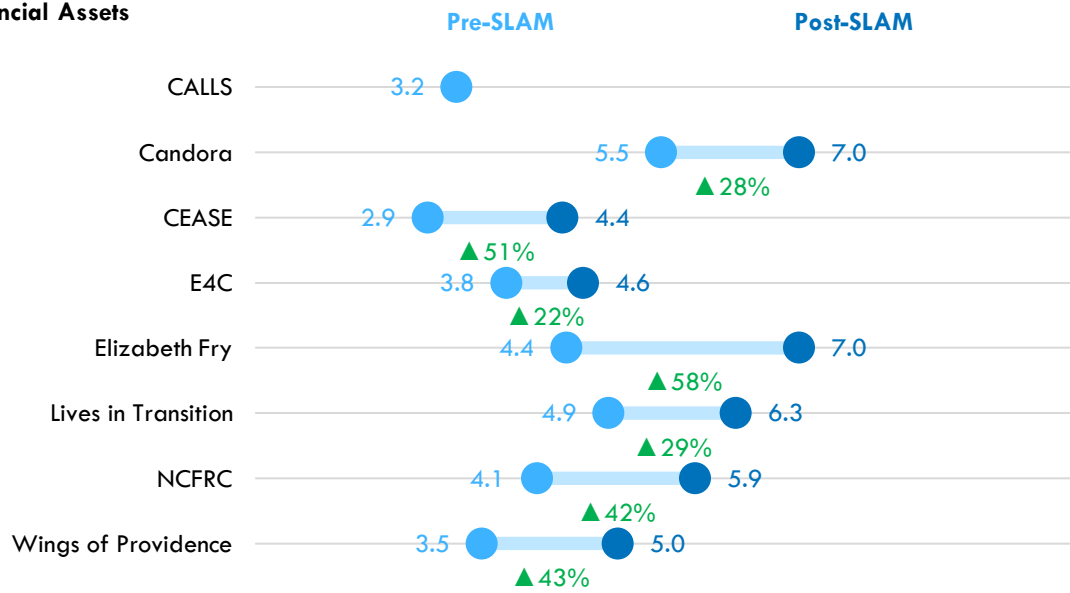
Financial Assets (SLAM)

The Sustainable Livelihood Asset Mapping (SLAM) exercise is a tool used in the Empower U program to assess participants' resources and strengths in five key areas before and after the program. One of these core areas is financial assets, which include savings, income stability, access to financial services, and overall financial security.

By completing the SLAM exercise, participants self-report their financial situation at the start of the program and again at the end, allowing Empower U to track improvements over time. The data shows that participants across all agencies experienced increases in their financial assets after completing the program, with agencies such as CEASE and Elizabeth Fry reporting the most significant gains among their participants. Post-SLAM data was not available for CALLS. This suggests that the program is effectively helping individuals build stronger financial foundations,

whether through improved savings habits, increased income, or better access to financial resources.

Financial Assets



(out of 10)

SUMMARY: Empower U contributes to the improved financial health of participants

Empower U consistently demonstrates substantial improvements in participants' financial health across multiple dimensions. The program's impact on savings habits is particularly significant – the percentage of participants regularly saving money more than doubled from 22% pre-program to 55% at completion, further increasing to 65% six months later. The proportion of participants with no savings dropped from 31% to 17% six months after completion, indicating sustainable and lasting changes in savings behaviours.

Financial awareness and literacy also improved. Credit score awareness increased from 31% pre-program to 48% at completion and 65% six months later, with tangible improvements in actual scores over time. Budgeting skills were widely adopted, with 75% of participants creating monthly budgets and 73% actively using them by program end. The program's comprehensive approach, combining financial education with matched savings opportunities, contributed to reduced financial stress and increased confidence. In 2024, participants across all agencies saved over \$70,000 collectively.

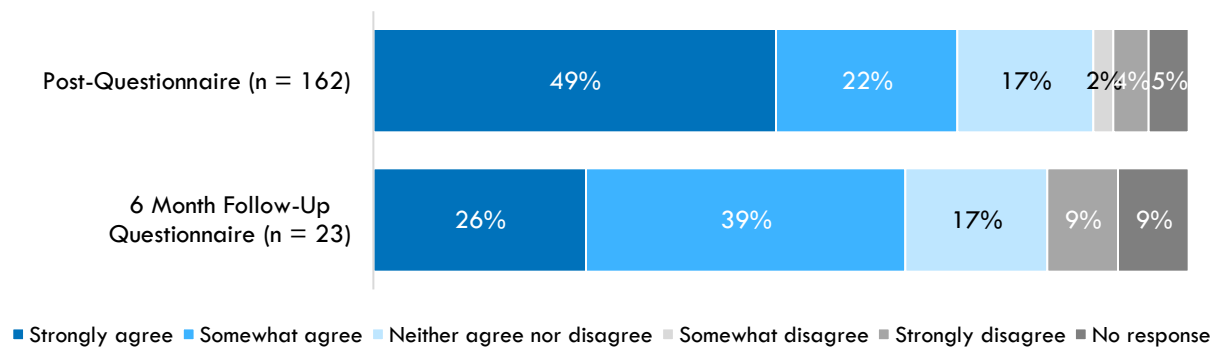
Six months after program completion, participants reported less reliance on social assistance (dropping from 39% to 26%) and greater employment income (increasing from 13% to 35%). Most significantly, 96% of participants reported increased financial knowledge and hope for the future six months after completion, with 91% noting improved financial skills and confidence. This demonstrates that Empower U has had a transformative impact on participants' overall financial well-being in this past year.

Outcome 2: Empower U Contributes to Whole Person Well-Being

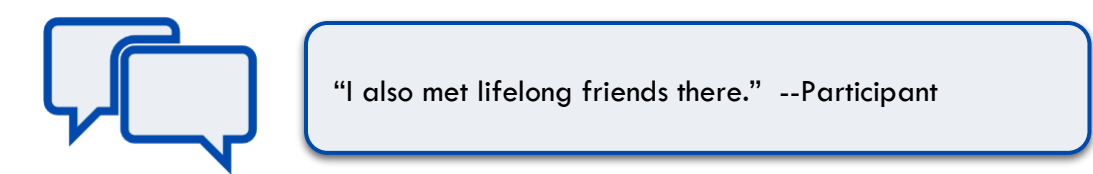
Outcome 2a: Participants Gain Confidence and Knowledge in Social Well-Being

The impact of the Empower U program has extended beyond participants, as **71% initially agreed that their family and friends benefited from their participation** in Empower U. However, this declined to 65% at the six-month mark.

My family and friends have also benefitted from my participation in Empower U.



The structure of the Empower U program and the supportive environment fostered by agencies enabled participants to build social connections with both their peers and facilitators. Many participants expressed **appreciation for the sense of community** they developed during the program, with some relationships continuing beyond Empower U. While most participants found strong connections with their peers, some also valued the relationships formed with facilitators, further enhancing their sense of belonging and support even after the program ended.



Agencies played a key role in fostering positive relationship-building within the Empower U program. Some of the most effective strategies included tangible supports, such as shared mealtimes, which provided opportunities for informal interactions and stronger social connections among participants. Additionally, agencies helped create a welcoming and supportive environment by encouraging participants to share experiences and engage with one another. The structured nature of the program also provided a consistent and reliable space where participants could feel connected, supported, and less isolated, further enhancing their sense of community.

“Made me feel good going there [Empower U] because there was a lot of stressors at home going on and in my personal life and to be honest, not the best environment.” --Participant



The confidence participants gained from the Empower U program extended beyond financial skills, positively impacting their social interactions and personal relationships. Many participants expressed that having a supportive community of peers and facilitators helped **strengthen their self-worth and confidence**. This increased confidence translated into other areas of their lives, enabling participants to navigate challenging personal relationships, including difficult or abusive situations, and approach future relationships with greater self-assurance. These indirect effects highlight how Empower U fosters both financial empowerment and personal growth.



“I'm really grateful that it opened an avenue for a career and then also to good connections. Like me and the facilitator, we're friends today and I thank her for helping me in that way and saying that, I guess, believing in me when I didn't believe in myself.” --Participant

“And even some of my friends too, because they're very much used to me being easily swayed for things like coffee runs. So, when, when all of a sudden, I was like, ‘no, I can't really do that,’ they're like, ‘what do you mean you can't do this?’ I think overall it had a positive impact because I was able to set better boundaries with them. So, I think overall it was positive.” --Participant

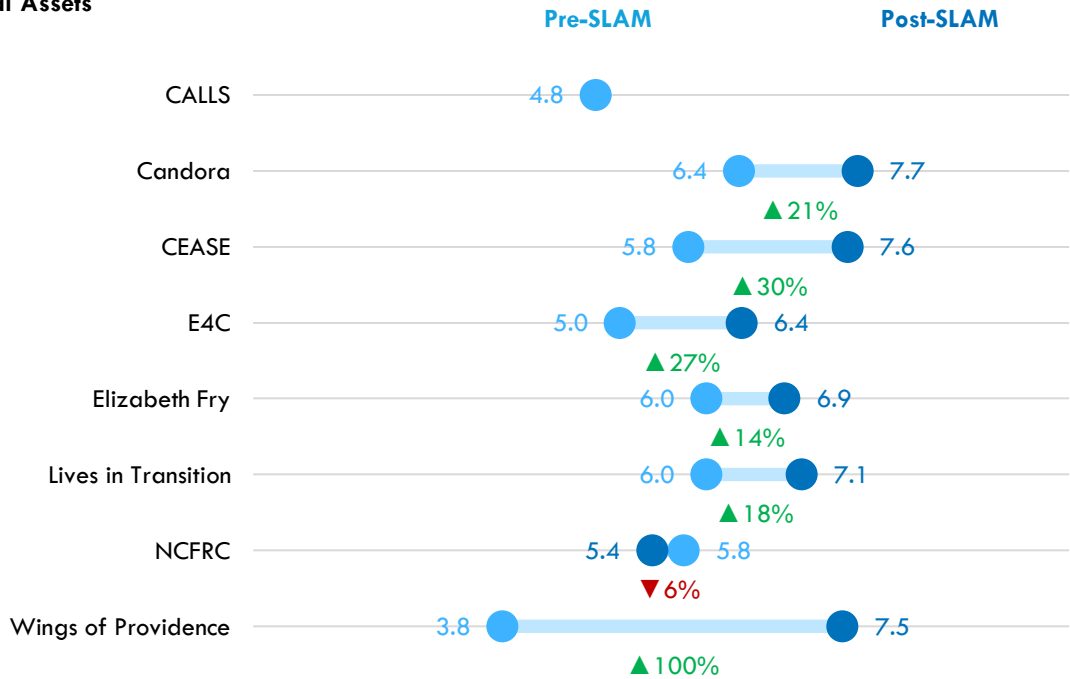


Social Assets (SLAM)

Social assets, as measured in the SLAM exercise, refer to the relationships and networks that participants have to help them cope in daily life before and after the Empower U program.

The data indicates that most participants experienced an increase in their social assets after the program, meaning they likely built stronger networks, formed new relationships, and gained access to more community resources. Post-SLAM data was not available for CALLS. Wings of Providence saw the most significant improvement among participants.

Social Assets



(out of 10)

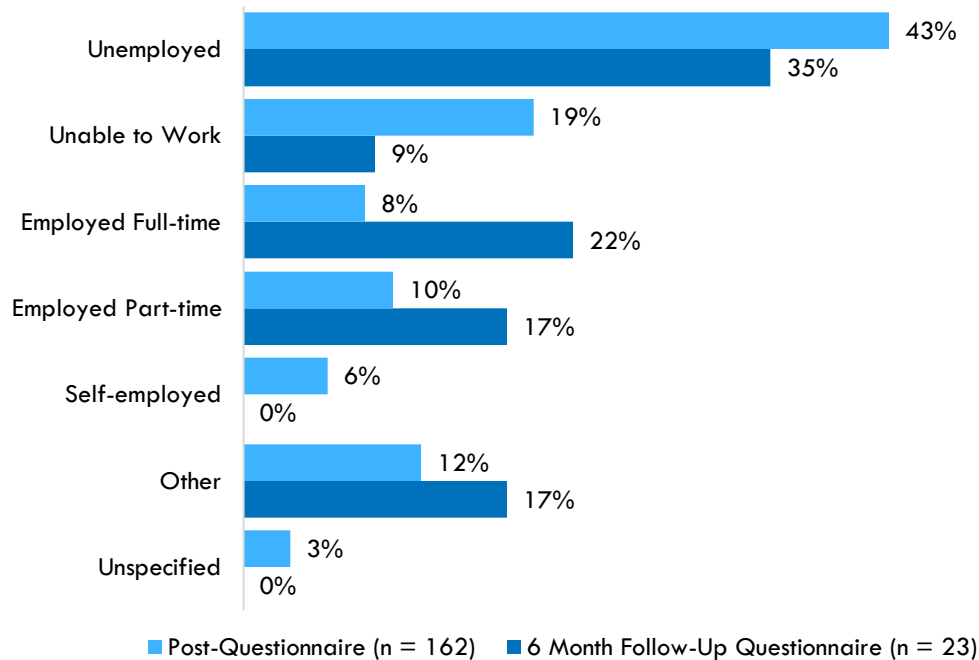
Outcome 2b: Participants Gain Confidence and Knowledge in Human Well-Being

Employment

Before joining Empower U, most participants were unemployed (49%) or unable to work (21%). Immediately after the program, unemployment reduced slightly to nearly three-quarters, with 19% still unable to work.

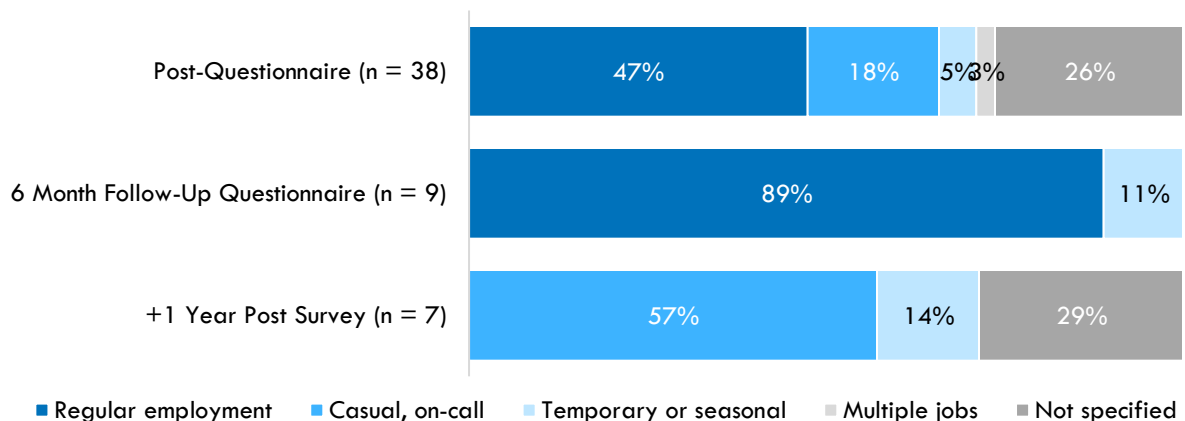
However, six months later, unemployment decreased to 35%, while full-time employment increased from 8% to 22% and part-time employment rose from 10% to 17%. Additionally, **30% of participants reported an improvement in their employment status**, up from 20% immediately after the program, suggesting that financial skills and confidence gained through Empower U may have contributed to better job prospects over time.

What is your current employment status?



Immediately after the program, regular employment increased to 47%, while other employment categories showed minimal change. Six months later, a notable shift occurred, with 89% of employed participants securing regular jobs and only 11% in temporary or seasonal roles. This suggests participants gained greater job stability over time. However, for participants who completed the program one to two years ago, employment patterns shifted again, with 57% in casual roles. It's important to note that sample sizes for the six-month and one to two year follow-up surveys were small (9 and 7 participants respectively), so these results may not accurately reflect the experiences of all program participants.

Is your employment...

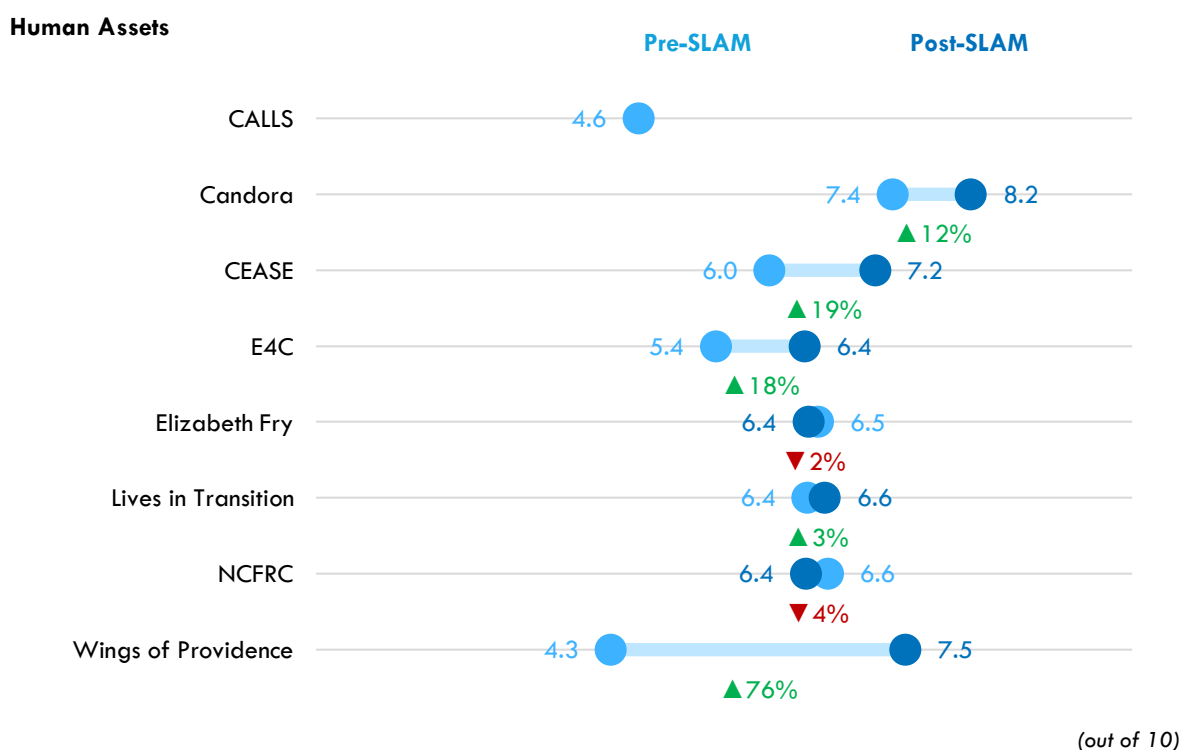


As mentioned earlier in the report, two participants found direct paths to employment with the agency where they took Empower U because they built relationships with the agency staff.

A few participants expressed that Empower U did not have a direct impact on their employment status, and most interviewed participants reported no immediate changes in their employment or education as a result of the program. Some noted that while Empower U could be added to a resume, they were unsure of any tangible benefits from including it. However, even among those who did not experience a noticeable shift in employment, many reported increased confidence and self-esteem, which could positively influence their future career and educational opportunities.

Human Assets (SLAM)

Human assets, as measured in the SLAM exercise, refer to the skills, knowledge, abilities and capacities that aid in the development of other asset areas. The data shows that some participants experienced a small to moderate increase in their human assets after completing the Empower U program. Post-SLAM data was not available for CALLS.



Outcome 2c: Participants Gain Confidence and Knowledge in Personal Well-Being

Overall, Empower U has had a positive impact on participants' personal well-being, with many reporting **increased self-esteem, confidence, and improved mental health**, alongside a reduction in stress. These improvements were attributed to factors such as better financial stability, a sense of accomplishment from learning new skills, and the support system provided by the program.

For some participants, Empower U served as an opportunity to focus on personal growth, helping them develop a more resilient mindset and greater confidence in their abilities, reinforcing their belief in their capacity to achieve financial and personal success.

“It gave me a chance to try and do something good to improve my situation even when I felt like there wasn't much I could do. You know, having no place, really no job, feeling like I was failing at the time. [Empower U] gave me a bit of a confidence boost as well and just encouraged me to stay on track in the right direction.” --Participant



“Especially with saving money and moving. It [Empower U] actually helped me a lot and making sure I'm not stressed over money... like I don't have to like to be worried about money anymore. It's helped me a lot.” --Participant

Many also felt a sense of community during the program with their peers and facilitators, which contributed to their overall confidence and self-esteem.

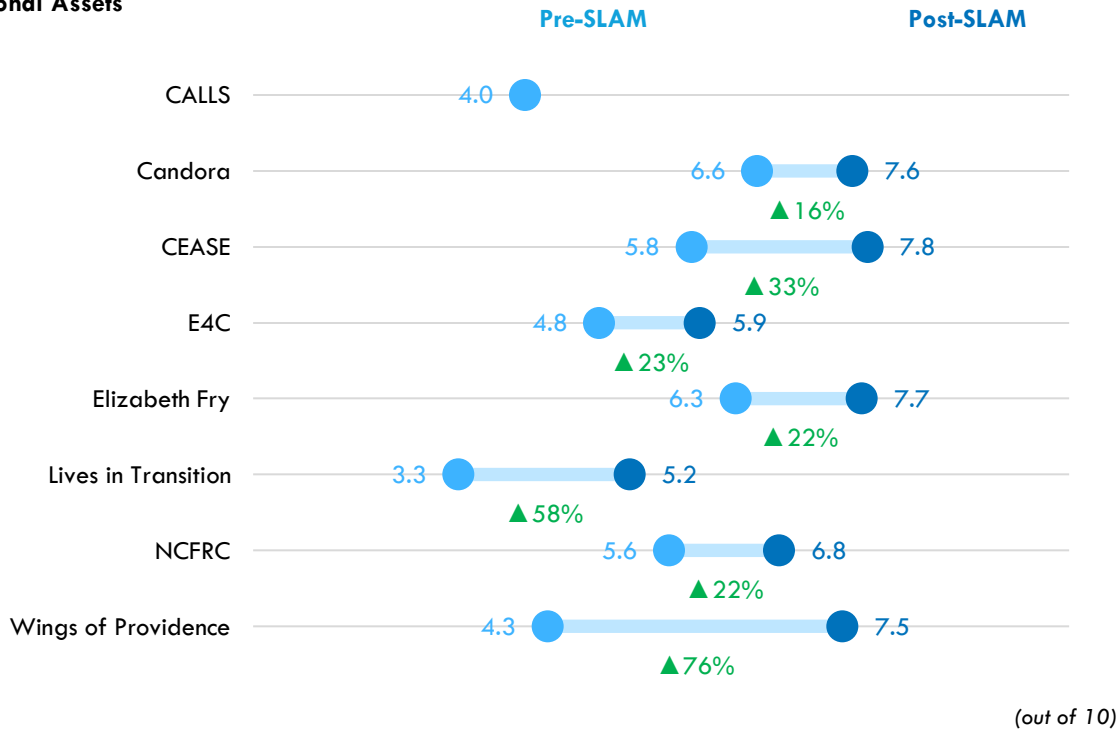
“I think in having come out of the situation of being in an abusive relationship for a number of years, I was very timid and shy and felt ashamed of how afraid I was as well as feeling like I hadn't received a tonne of financial education growing up. So, Empower U really made me feel not so alone in my experiences in being able to have that in common with the other women who are participating. And it just reminded me that I have- there are lots of people in community who are rooting for me and supporting me. So, it gave me confidence to pursue my goals and go after my [degree].” --Participant



Personal Assets (SLAM)

Personal assets, as measured in the SLAM exercise, refer to the personal and cultural identity, values and beliefs, self-confidence and motivation of participants. Participants across all agencies saw an increase in their personal assets after the Empower U program. Post-SLAM data was not available for CALLS.

Personal Assets



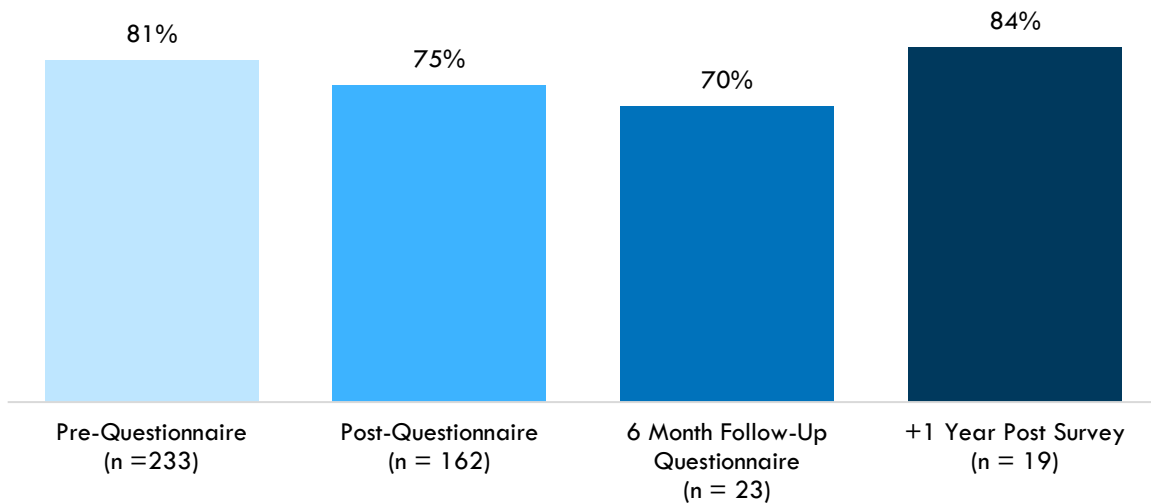
Outcome 2d: Participants Gain Confidence and Knowledge in Physical Well-Being

At the start of the Empower U program, more than half of participants were renting market housing, with minimal changes observed between the pre-, post-program, and 6-month post-program surveys. However, by the six-month mark, there was a slight increase in participants living in subsidized housing and transitional housing.

One to two years after the program, participants mostly reported renting their home (89%; 16 out of 19), although it was not specified whether rentals were market or subsidized rentals. Two participants were homeowners, and one participant stayed with friends or family.

Participants' perceived level of safety in their current housing decreased gradually from program start through to post-program and six-month follow-up periods. Despite this trend, most participants continued to report feeling safe overall. Interestingly, one to two years later, feelings of safety rebounded to 84%. However, these fluctuations should be interpreted cautiously due to diminishing sample sizes throughout the follow-up period—only 23 respondents at six months and just 19 at one to two years.

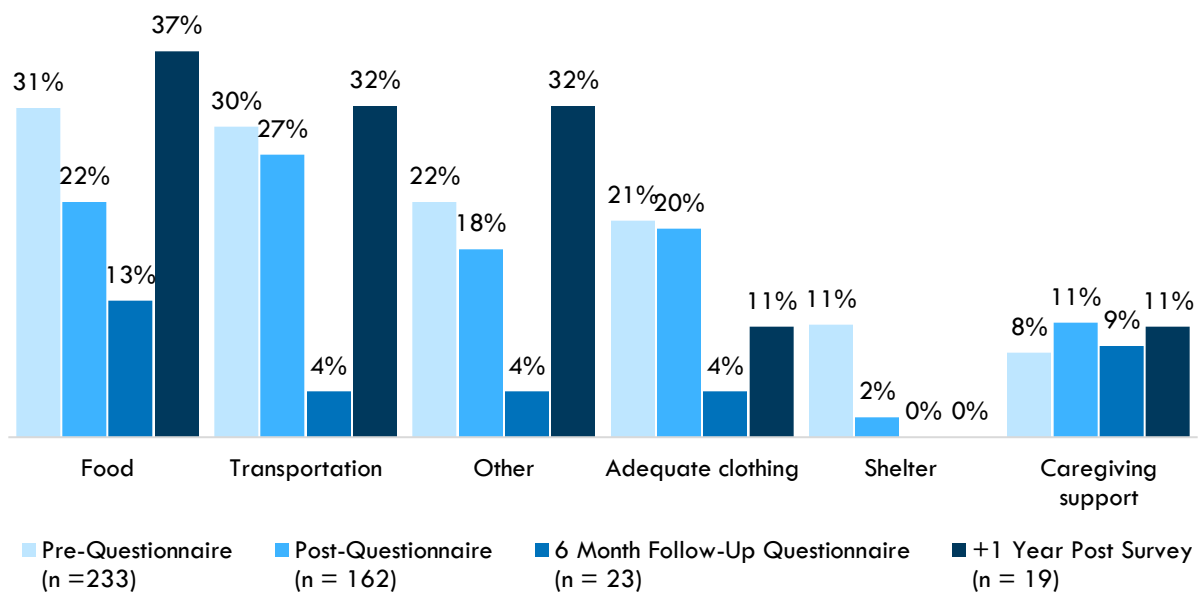
Do you feel safe in your current housing situation?



At the start of the Empower U program, a slightly higher proportion of participants reported experiencing food insecurity, lack of transportation, and unstable housing, though overall responses remained relatively low. Immediately after the program, these numbers saw a slight decline, indicating improvements in access to basic needs. By the six-month mark, these challenges continued to decrease. However, 9% still reported a lack of caregiving support, highlighting an ongoing area of need for some participants.

One to two years post-program, an increased number of participants again reported lacking food, transportation, and other necessities. At this stage, financial concerns reemerged. These included vehicle maintenance problems (with repairs diverting money from food budgets), medication costs, utility payments, and transportation reliability. Some participants reported obtaining second jobs to address these ongoing financial challenges.

In the past 3 months, did you find yourself without: (check all that apply)



**Participants could respond to more than one item*

Over the past year, Empower U has had varied impacts on participants' physical well-being, largely through improved financial management skills. The budgeting skills gained in the program indirectly contributed to better stability in meeting basic needs such as housing, food, and daily expenses. Additionally, the matched savings program, combined with budgeting, enabled participants to save toward critical financial goals, such as securing stable housing and covering necessary living expenses, further supporting their overall well-being.

"So being able to take this course and practice the skills I learned within the course, I was able to become stable enough that I could buy new clothes and keep groceries in my fridge, keep food on my table, a roof over my head, my bills paid so that I could focus on getting back into the work environment." --Participant



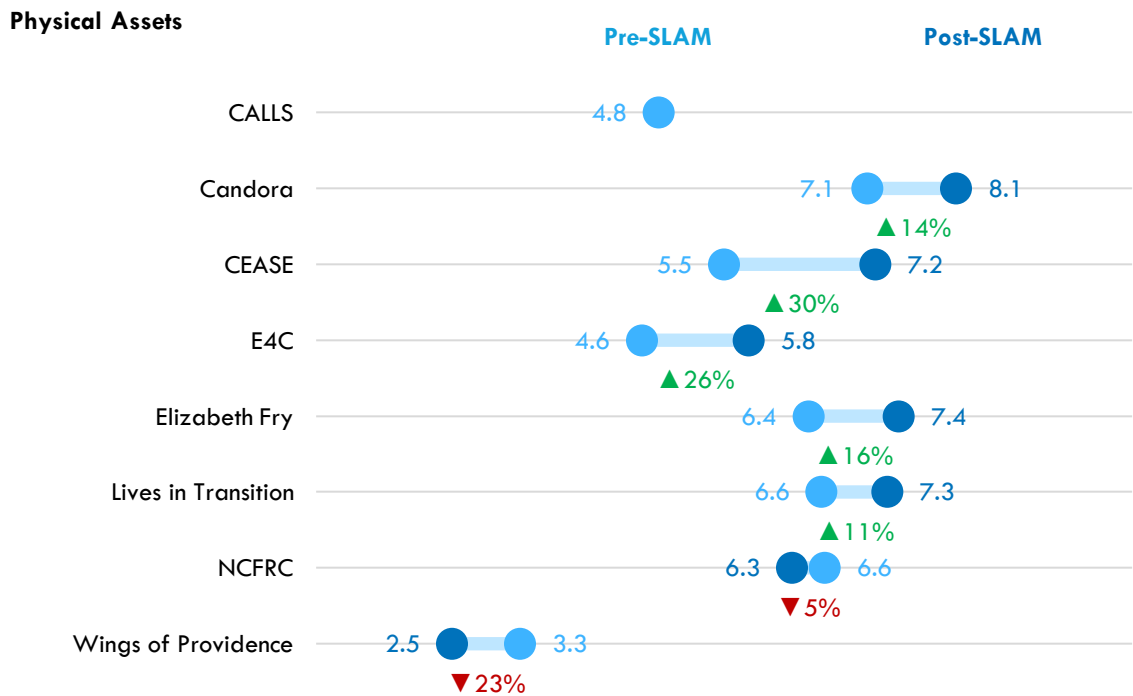
A few participants reported no noticeable impact on their physical well-being as a result of Empower U, often because their financial situation remained unchanged. One participant stated their physical well-being had worsened due to job loss. One participant shared that budgeting skills helped them temporarily break free from living paycheck to paycheck, but the effect was not sustained over time. These experiences highlight that while Empower U provides valuable financial tools, external factors such as employment stability continue to play a significant role in participants' overall financial and physical well-being.



"Empower U just let me live- not live paycheck to paycheck for about four months." --Participant

Physical Assets (SLAM)

Physical assets, as measured in the SLAM exercise, refer to the basic material goods and services that everyone needs such as food, clothing, shelter and transportation. Participants from five out of eight agencies reported an increase in physical assets after completing the Empower U program. However, two agencies saw a decline in physical assets between the start and end of the program. Post-SLAM data was not available for CALLS.



(out of 10)

SUMMARY: Empower U contributes to whole person well-being

Empower U demonstrates significant benefits beyond financial literacy, positively affecting participants' overall well-being across multiple dimensions. The structured environment and shared experiences, particularly through communal meals and group discussions, foster meaningful relationships among participants and facilitators that often continue after program completion. This community of social support contributes to the participant's increased self-worth and confidence. In turn, this helps participants navigate challenging personal situations with greater self-assurance and resilience.

The program's positive impact extends to other life domains as well. Employment outcomes show gradual improvement, with unemployment decreasing from 49% pre-program to 35% six months later, while full-time employment increased from 8% to 22%. Many participants reported enhanced self-esteem, improved mental health, and reduced stress levels, attributing these changes to better financial stability and the sense of accomplishment from acquiring new skills. Though impacts on physical well-being vary, participants who successfully implement budgeting skills often experience greater stability in meeting basic needs like housing and food. According to the SLAM, most participants experienced improvements across financial, personal, social, and physical asset categories. Agencies serving particularly vulnerable populations like Wings of Providence and LIT saw the greatest increases across the Asset Mapping exercise.

These comprehensive benefits highlight how Empower U's approach addresses not just financial challenges but contributes to the holistic well-being and personal empowerment of its participants.

Outcome 3: Empower U Contributes to Strong, Vibrant Communities

Outcome 3a: Empower U Supports Participants to Navigate Access to Services

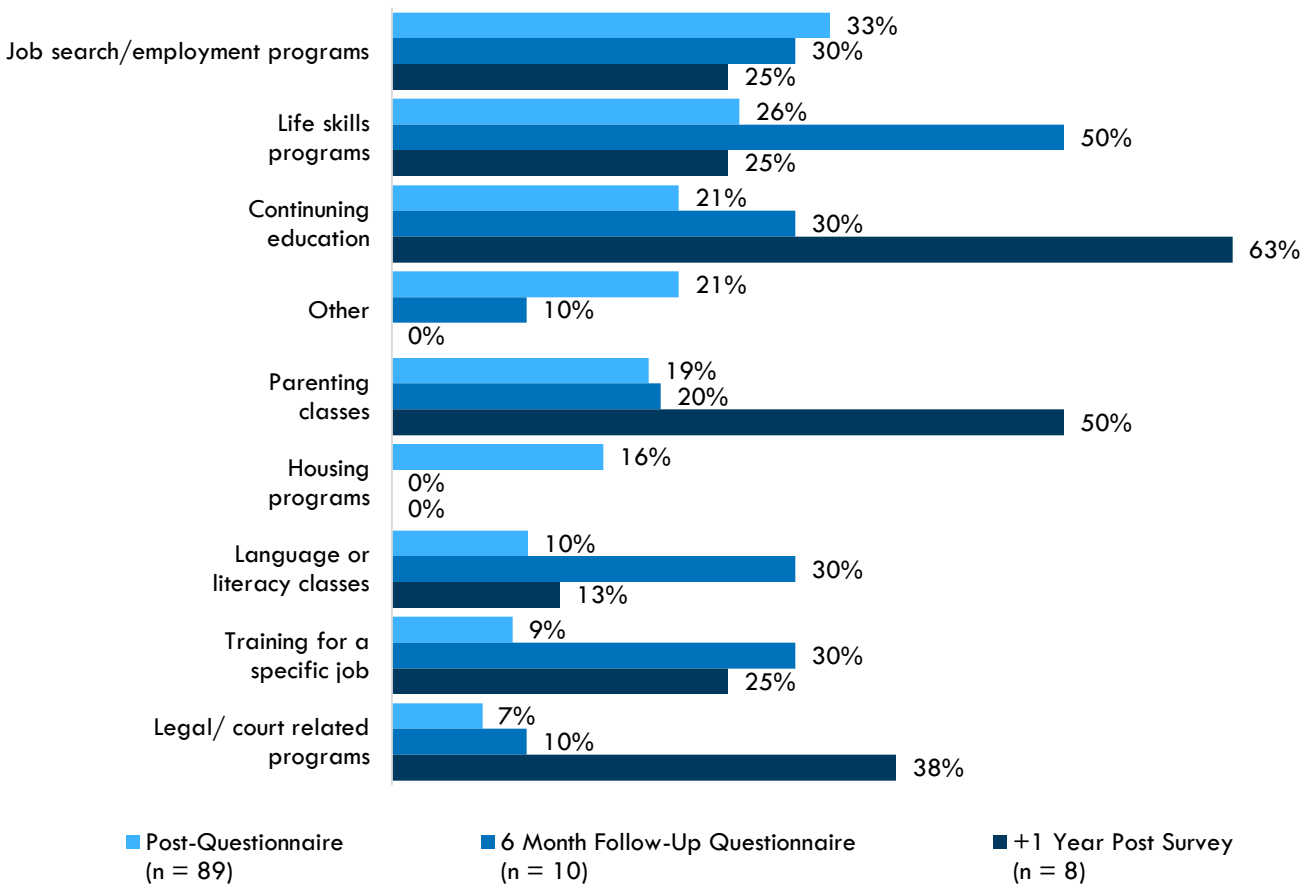
Immediately after completing the Empower U program, **55% of participants reported accessing additional programs or training**. Six months and one to two years later, this decreased to 43% and 42%, respectively, indicating that while many participants continued to seek further education and resources, engagement in additional programs declined slightly over time.

Immediately after completing the Empower U program, one-third (33%) of participants accessed job search and employment programs, followed by life skills programs (26%) and continuing education (21%). Six months later, participation in life skills programs increased to 50%, while 30% engaged in language or literacy classes, and 30% pursued job-specific training.

Some participants reported accessing additional “other” resources beyond formal programs. These included practical assistance (bus passes and food resources), specialized support (Islamic Family life skills training and the LIT program), and emotional/mental health support.

By the one to two year mark, a shift occurred, with continuing education becoming the most accessed resource (63%). Parenting classes also saw substantial interest (50%), while legal/court-related programs (38%) emerged as a notable priority. Job search/employment programs remained relevant, demonstrating sustained efforts toward career development and skill-building.

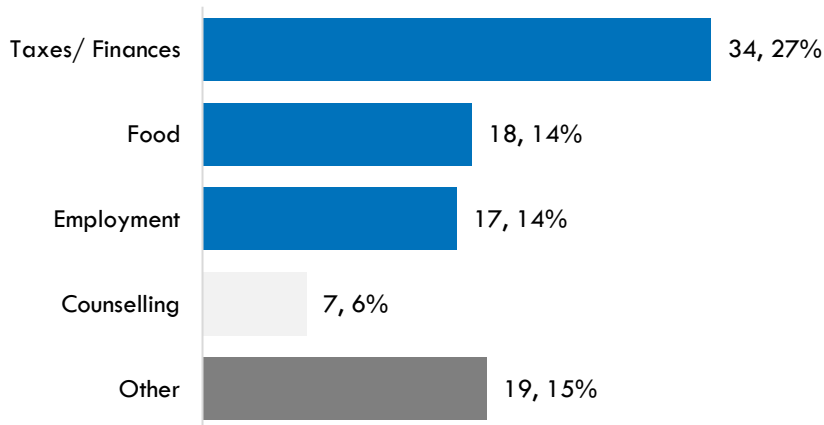
Since participating in Empower U, have you accessed other programs or trainings (e.g., educational programming, support groups, skill-building)? Select all that apply.



Immediately after completing the program, 34% of participants who accessed additional programs or training did so through a referral from their Empower U facilitator. Six months later, this increased to 50% (5 out of 10 participants), highlighting the ongoing role of Empower U facilitators in connecting participants to further resources and opportunities.

Participants were referred by Empower U facilitators to a variety of support programs and resources based on their needs. These included employment and financial services such as job websites, Money Management Training, and Make Tax Time Pay, as well as continuing education programs. Some were connected to social services, including C5, Lives in Transition, and Edmonton Drug Treatment programs, while others accessed child services, literacy programs, and wellness activities like sewing and yoga. However, only 12% of participants stated they had accessed financial coaching at the end of the program.

Referrals tracked by Empower U facilitators made during the program



**These percentages reflect the # of participants referred to an external source, as a proportion of the total # of participants completing programs.*

Those who were already connected to a community service prior to Empower U often continued to access these supports afterward, including programs offered by facilitating agencies. The wide range of services utilized by participants suggests that Empower U complements existing support systems, helping participants sustain and expand their access to essential resources.

“So, they [participants] continue to access our food bank. We have people who end up going to the [program name], which is our youth program.”

--Facilitator

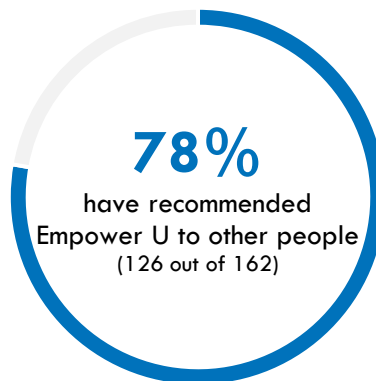


“We would refer clients out to other service providers if the need arose while they're in the program, but it's not connected to them completing Empower U necessarily.” --Facilitator

Outcome 3b: Empower U Offers Opportunities for Participants to Share Their Experiences With Peers

At the end of the Empower U program, **over three-quarters of participants recommended Empower U** to other people.

Have you recommended Empower U to other people e.g., friends or family?



At the end of the program, **67% of participants had shared what they learned with others.** Participants actively shared their learnings with friends, family, and community members. Many discussed budgeting, saving, credit management, and debt reduction, helping others understand how to create budgets, use credit wisely, and improve financial stability. Some introduced their parents, children, and partners to financial concepts, while others recommended the program to friends or helped colleagues with budgeting and financial planning.



"I'm teaching them [my kids] how to save. I learned through ATB because I actually opened a checking and savings account with them as well so I can transfer all my [bank] stuff to them and have account for them because I wanted to get my kids bank accounts as well." --Participant

Several participants specifically shared information about scams, mortgages, investment accounts, and government financial tools. Others used what they learned to assist people in their community, housing programs, or treatment centers.

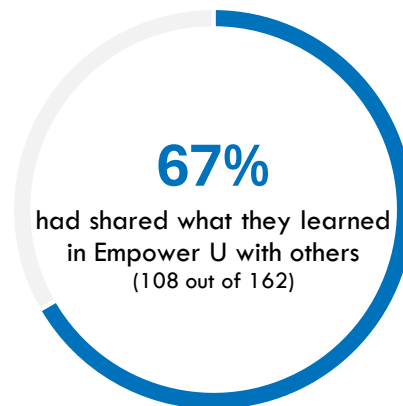
According to some participants, a few people from their networks have reportedly joined the Empower U program based on their recommendations. At least one facilitator said that the recommendation from former participants helps their agency with recruitment for Empower U and their other programs.



"In the last sessions, participants were taking the program and they recommended the program. So, for us, that is a successful impact because that is the word of mouth that does a lot, not just for the Empower U but for all of our programmes that we have. So that is a very good advertisement, the word of mouth." --Facilitator

Overall, the responses indicate that Empower U participants are passing on valuable financial knowledge, expanding the program's impact beyond just those enrolled.

Have you shared what you learned in Empower U with others?



Every year, participants report how much they value and appreciate peer connections made through the program. This past year's participants were no exception. Participants shared that the supportive and non-judgmental environment allowed them to build community and to not be afraid of asking questions. Participating in this kind of environment seems to contribute greatly to the overall learning experience and has helped some participants to overcome feelings of shame and embarrassment around their finances and made it overall more enjoyable.



"Well, it [Empower U] was very non-judgmental, which was helpful when you're trying to kind of find information and you feel like you should already know it. So that stands out to me." --Participant

“It was really nice to have a cohort of peers to kind of, like, work through things with and to not feel so alone in my experiences. And I did come away feeling really empowered and connected to community, which is really nice.” --Participant



SUMMARY: Empower U contributes to strong, vibrant communities

Empower U creates ripple effects that strengthen communities by fostering ongoing learning, resource sharing, and social connections. 55% of Empower U participants accessed further programs or training immediately after program completion. While this engagement gradually decreases to 42% after one to two years, participants continue seeking growth opportunities, particularly in continuing education (63% at the one to two year mark) and parenting classes (50% at the one to two year mark). Empower U facilitators play a crucial role in connecting participants to these additional resources, with referrals increasing from 34% immediately post-program to 50% six months later.

The program's impact extends beyond direct participants through knowledge sharing and community building. Over three-quarters of participants recommend Empower U to others, and 67% actively share what they've learned from the program with friends, family, and community members. This peer-to-peer education expands the program's reach. Participants who had positive experiences with the program actively recommend it to others and this positive feedback has resulted in at least one external organization making Empower U mandatory for all their clients.

The supportive, non-judgmental environment fosters valuable social connections that help participants overcome financial shame and build community. These connections, combined with participants' willingness to share knowledge and access additional resources, demonstrate how Empower U contributes to stronger, more financially literate communities where members support each other's growth and well-being.

Outcome 4: Empower U Creates Lasting Changes That Build Strong Future Generations

Outcome 4a: Empower U Strategically Engages Target Groups, With Particular Emphasis on Families and Women

Empower U employs a woman-centered approach, recognizing the unique needs and priorities of each participant. The program aims to create a safe and respectful learning environment where women can confidently explore new ideas and take risks. In 2024, most Empower U participants were women, with 8% identifying as men, reflecting the program's inclusive approach.

Empower U also engages women who are in vulnerable situations such as those who have experienced intimate partner violence and/or single parents. At least three Empower U agencies specifically offer services to women and children who have experienced domestic abuse. Through the Empower U program, these women can find community with their peers and gain confidence in their financial abilities, which can contribute to their confidence and independence as they transition through difficult periods in their lives.



“Because my living situation has been like... It's been a financial or economic abusive kind of environment, and it continued... it's still kind of technically going. I just finally have separate income at this point. But it was a long, long time. The things I learned in Empower U are like, huge.” --Participant

“It [Empower U] aligns very much with what we do because our organisation supports women who have experienced domestic violence or have been in any kind of layer of toxic relationships. And one of the things that tends to happen unanimously with all of our clients is that they're also financially abused during these relationships. And so, Empower U is a very important tool for us to use to educate our clients on money.” --Facilitator



Empower U has the potential to have multigenerational benefits for families. At least one participant said that they are now teaching their children how to save money as a result of Empower U. Another participant said that they are trying to teach their sister how to budget.

Outcome 4b: Participants in Empower U Achieve Sustainable Improvements

At the end of the Empower U program, participants rated its positive impact on a scale from 0 to 100, where 0 represents no impact and 100 represents the greatest impact. **On average, participants rated the program at 85.9, reflecting a meaningful influence on their financial knowledge, confidence, and overall well-being.** This marks a continued upward trend, with impact ratings increasing from 76 in 2022 to 81 in 2023, demonstrating the program's growing effectiveness in empowering participants and improving financial outcomes over time.

On a scale from 0 - 100, where 0 is no impact and 100 is the greatest impact, how much would you say Empower U has had a positive impact on you?



Even after the program, Empower U impacts participants positively through sustainable improvements they've made to their lives. Many participants reported being able to sustain financial changes since Empower U such as continuing to pay off debt, better habits for overall financial management, and making financial goals. Even amongst participants who experienced financial challenges such as taking on debt to go back to school, some shared that Empower U helped them to be prepared ahead of time with a plan for their finances or a financial safety net partially made up of matched savings.

"My financial goal like as a whole was to become stable again and to chip away at my debt and be able to actually put some money away and save a little bit of money. And because of Empower U, I've been able to become stable. I'm not having to borrow money. I'm not having to resort to past behaviours to make money. I can take what money I get each month and budget it appropriately so that I can survive off that." --Participant



Some participants also experienced lasting benefits for their social well-being and overall personal well-being through sustained connections with peers and facilitators, and increased self-esteem and confidence.

“Yes, it definitely impacted my self-esteem around what I am able to bring to the table.... And then because I literally, I would not be in university if it wasn't for that financial advisor” --Participant



Sustained Progress and Challenges One to Two Years After Completing Empower U

One to two years after completing the Empower U program, participants continue to experience lasting impacts on their financial well-being, employment situations, and overall stability. While many have made meaningful progress, challenges remain, highlighting both the successes of the program and areas where additional support could help participants sustain long-term financial growth.

There were 19 responses to the +1-year participant survey. Participants in this survey were all women aged 25 to 64, with diverse backgrounds and experiences. Many had completed the program between 2022 and 2023 through LIT, E4C, NCFRC, Candora, and CEASE. The majority had a high school diploma or a post-secondary certificate, and nearly a third identified as Indigenous. A significant proportion had immigrated to Canada over ten years ago.

For many, the program provided a **foundation for financial knowledge and stability**, but sustaining long-term improvements remained challenging. While 84% of participants reported feeling safe in their current living situation, a third still found themselves without access to basic necessities like food, transportation, or stable housing. Employment remained an ongoing challenge for some, with over a third of participants unable to work due to various barriers. Among those employed, the majority held casual or on-call jobs, suggesting a challenge in achieving consistent financial security.

Despite these challenges, **32% of participants reported that their job situations had improved** since completing Empower U. Some found stable employment, including one participant who gained a job through LIT and another who secured a position with a research firm. Others shared that they were earning more, making more financially conscious decisions, and taking proactive steps like setting financial goals and planning for the future. The increase in employment, however, did not always translate to financial stability, as many still faced rising costs of living and unexpected expenses.

Income sources also shifted after the program. While employment became the main source of income for a quarter of participants, many still relied on disability support or social assistance. Household incomes varied, but for over a third of participants, total earnings exceeded \$35,000 before taxes. Financial management practices also showed signs of progress, with 12 out of 19 participants maintaining a monthly budget and 14 regularly checking their credit scores. Trust in financial institutions remained moderate, with participants rating it at 6.2 out of 10.

Savings habits were a mixed area of progress. While 32% of participants saved money most months, others struggled to set aside funds due to financial constraints. Most participants continued to save in bank accounts and a third utilized TFSAs. At the start of Empower U, 32% of

participants had between \$10,000 and \$19,999 in debt, while 26% reported having no debt. One to two years later, only 11% carried debt in the \$10,000-\$19,999 range, and 26% now had debt between \$5,000 and \$9,999. While 37% successfully reduced their debt since finishing the program, 26% reported no change, and 32% saw their debt increase, often due to unexpected expenses.

Participants used various strategies to manage their debt and work toward financial stability.

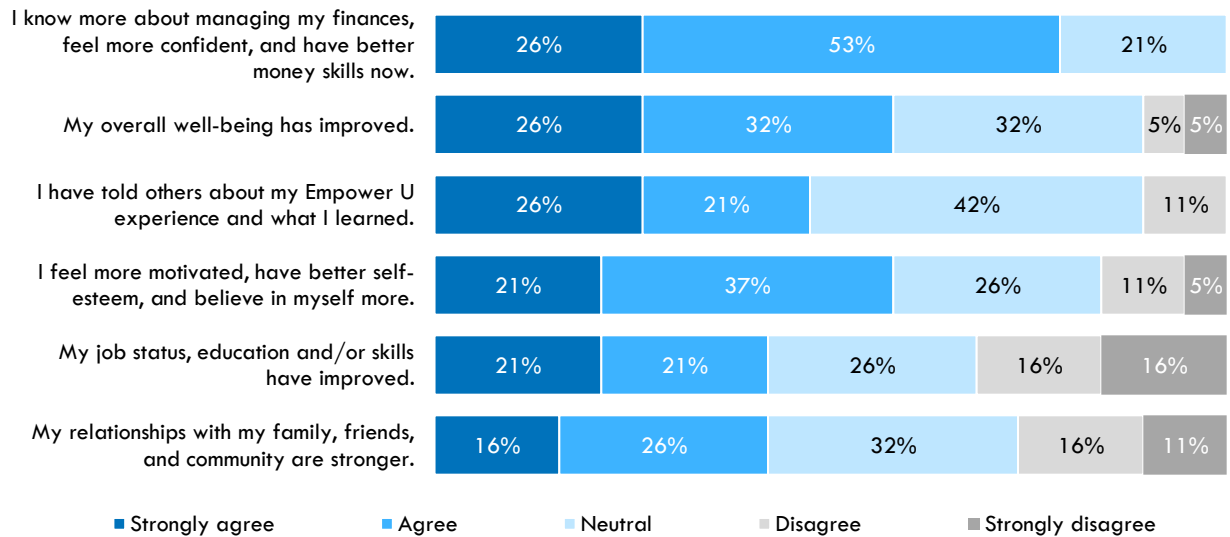
Many embraced budgeting, planning ahead, and setting aside money for savings while ensuring bills were paid on time. Some took a disciplined approach to debt repayment, prioritizing essential expenses and avoiding unnecessary spending. A few participants emphasized the importance of responsible credit use, noting that Empower U helped them better understand credit management and improve their financial decision-making. Others adopted creative cost-saving measures, such as price-matching, using coupons, shopping at discount stores, and accessing food banks to help stretch their budgets.

While progress was evident, challenges remained. **Many participants faced setbacks such as job instability, reduced work hours, and increased living expenses that made it difficult to stay on track with their financial goals.** Mental health challenges, anxiety, and past trauma also impacted financial progress for some, making it harder to maintain motivation or secure stable employment. A few participants explored job training programs designed for individuals with disabilities, hoping to find sustainable employment that aligned with their capabilities.

Nearly half of the participants reported **making progress toward their goals, achieving milestones such as setting up emergency funds, paying down student loans, and maintaining strict budgets.** Some had inquired about mortgage qualifications, demonstrating increased financial confidence. Some participants who achieved one or more financial goals continued to work towards new ones, demonstrating lasting changes in goal setting, and stated that the knowledge and skills gained through Empower U was a key contributor.

While Empower U provided valuable financial knowledge and skills, **over half of participants did not engage in additional programs or training.** However, 37% remained in contact with the agency that ran their Empower U program, suggesting an ongoing need for support and guidance. **Participants expressed deep appreciation for Empower U,** with many crediting it for restoring their financial confidence and helping them regain control over their finances. Some shared how the program helped them recover from past trauma and financial instability, while others highlighted the sense of community and support they experienced during the program.

How much do you agree with these statements about changes since you finished the Empower U program?



Overall, one to two years after completing Empower U, participants have demonstrated meaningful, though varied, progress in their financial journeys. While many have built stronger financial habits, reduced debt, and improved credit scores, ongoing financial instability and external challenges continue to affect long-term success. **The program has laid a strong foundation for financial literacy and empowerment, but continued support, additional resources, and follow-up programming could further enhance its long-term impact on participants' financial well-being.**

SUMMARY: Empower U creates lasting changes that build strong future generations

Empower U creates lasting positive changes through its woman-centered approach that recognizes participants' unique needs while providing a safe learning environment for financial growth. The program strategically engages women in vulnerable situations, including survivors of intimate partner violence and single parents, helping them build confidence and independence during difficult transitions. Participants consistently rate the program's impact highly and many express deep appreciation for how the program has changed their lives.

Even after the program has ended, Empower U continues to have a positive impact on the lives of participants by inspiring sustained changes in financial habits and with participants' social and personal well-being. Lasting changes vary from more mindful spending and budgeting to building savings and paying off debt.

Challenges persist one to two years after the program with some participants still facing employment instability and financial constraints. However, 84% of participants set financial goals after completing the program, and many report significant progress in debt reduction, savings habits, and credit management.

The foundation of financial literacy and community support provided by Empower U equips participants with essential tools to navigate financial obstacles and build stronger futures for themselves and future generations.

Outcome 5: Cross-Organization Collaboration Effectively and Efficiently Guides Empower U

Outcome 5a: Empower U Supports Participating Agencies to Grow and Develop by Sharing Learnings and Referrals

Collaboration with other community organizations, guest speakers, ATB, and among agencies has enhanced Empower U's ability to offer a rich experience to its participants. Participants have described guest speakers as engaging and appreciate the opportunity to learn from experts. In a few cases, the influence and guidance of guest speakers and financial advisors have helped participants with big financial decisions such as making debt repayment plans or taking on student loans to go back to school.



"I know for some folks they have like a lot of questions around consumer proposals, managing debt and there can sometimes be a sense of relief when they can speak with a professional... So, we've always gotten good feedback from our participants who've been able to engage with the coaches and speak with a professional about their personal circumstance." --Facilitator

Some facilitators expressed concerns that guest speakers were not always the right fit for the program and were not consistently available for presentations or financial coaching. In some cases, speakers struggled to adapt their content to meet the needs of financially vulnerable participants, making their presentations less effective. Additionally, one agency highlighted the difficulty of finding guest speakers who can accommodate language barriers for participants learning English. These challenges suggest a need to reassess how guest speakers and financial advisors are selected and integrated into the Empower U program to ensure their presentations are accessible, relevant, and impactful for all participants.

"Not all of them, but let's say the ones we interacted with, they are used to talking about big money, not small baby steps... I don't think these financial coaches are prepared to speak to somebody living in poverty and financial crisis about money." --Facilitator



A notable collaboration from the past year is that LIT and Wings of Providence co-facilitated an Empower U session together. This proved to be a successful experience for both agencies and has allowed each of them to offer Empower U more consistently to their clients. LIT has been able to make Empower U a mandatory part of their overall programming because of this change.

In general, facilitators shared that collaborating and sharing knowledge with other agencies is always a helpful experience. Their enthusiasm for working together suggests that it may be beneficial to explore other opportunities for inter-agency collaborations and community of practices, especially when facilitator turnover becomes a challenge as seen this year.

“And also, sometimes in history we used to have something like a community of practice where once a year we will get together and share our experiences. What works, what works the best, and practice on each other kind of. So, it was a one day conference for Empower U facilitators. I think this was beneficial because you get new ideas, you kind of start afresh. --Facilitator



Empower U has not only benefited participants but has also had a positive impact on the agencies delivering the program. Facilitators expressed appreciation for the opportunity to access SEED Winnipeg training through Empower U. Many spoke highly of the training, noting that it has expanded their knowledge and skills, while some expressed enthusiasm about how it has enhanced their agency’s capacity to deliver Empower U using new and diverse approaches.



“We have Indigenous clients in our program on an ongoing basis and to be honest, we just never had the skill or knowledge base to be able to make any adaptations [to Empower U] in the past. Which is why our team really liked what they received from the training in the summer and are eager to implement that because it makes it better for our clients, we believe. And so, we're excited to see how that really translates in the classroom.” --Facilitator

While Empower U aligns well with the missions of the agencies that offer it, challenges related to funding and staff capacity have made consistent program delivery difficult. Despite its popularity, some agencies struggle to run Empower U regularly due to resource constraints. A few agencies noted that the current funding is insufficient to support full-time facilitators, even though the workload demands it. One successful approach to addressing this challenge has been partnering between agencies to co-facilitate the program, allowing them to share responsibilities and sustain program delivery more effectively.

“Not specific to 2024, but I think in general it's difficult to have the Empower U facilitation position as a full-time job for a person. So, the challenge is always filling in the rest of their time, whether they're full time or part time, just filling it with other things and then securing funding that would cover the rest of their time with us. So, the funding that we received through the collective just barely covers their time for facilitation.”

--Facilitator



Outcome 5b: Empower U Engages in Continuous Improvement Year-to-Year Through Evaluation and Reflective Stakeholder Engagement

Over the past twelve years, Empower U has accumulated valuable insights into its successes and challenges. This evaluation aimed to assess what has been most effective over the past year and identify areas for improvement, drawing on feedback from both facilitators and participants.

Working Well

Participants highlighted several key aspects they appreciated most about Empower U. Many valued the financial education, particularly lessons on budgeting, saving, credit building, debt management, banking and how relevant they were to their lives. The matched savings component was also frequently mentioned as a motivating factor. Many facilitators also agreed that the financial education Empower U provides is valuable and especially beneficial for their clients who have experienced financial abuse and other challenges.

Others emphasized the quality of instruction, praising knowledgeable facilitators and a supportive learning environment. Many appreciated the interactive and practical approach, noting that the classes were engaging, easy to understand, and provided useful financial tools and resources.

The program's sense of community was another major highlight, with participants enjoying meeting others in similar financial situations, building friendships, and sharing experiences. Several also noted the availability of childcare, structured lesson plans, and additional supports as valuable features. Overall, participants found Empower U empowering, informative, and instrumental in improving their financial confidence and decision-making. Facilitators also spoke positively about the program's format and how it allows participants and facilitators to get to know each other and be a part of a community both within Empower U and within the offering agencies.

Areas for Improvement

Participants generally raised few areas of improvement for Empower U, with many stating they had no issues or found the program highly beneficial. However, some challenges and areas for improvement were identified.

A common request was for more in-depth lessons on specific financial topics, including investment options, financial planning, and credit management. Some also wanted more guest speakers and financial professionals to provide expert insights. A few participants felt that some sessions were too long, rushed, or repetitive, particularly in topics like credit and debt management. Others mentioned that the amount of financial information felt overwhelming, or that certain topics could have been explored in greater depth. This suggests a possible need to adjust curriculum topics more closely to the specific needs of specific groups of participants and a desire from participants for greater customized support.

A few participants noted minor frustrations such as small slides, outdated material, or difficulty following along due to language barriers. Despite these challenges, the majority of responses reflected high satisfaction with the program, with many praising its usefulness, structure, and impact on their financial knowledge.

Facilitators also highlighted a couple areas of improvement for the Empower U program.

Funding constraints continue to pose a significant challenge for many agencies, particularly in staffing capacity. The current Empower U funding does not support a full-time facilitator, limiting some agencies' ability to offer the program consistently. This issue has been further exacerbated by high staff turnover among Empower U facilitators across multiple agencies over the past year. However, collaboration between Wings of Providence and LIT has helped address these challenges by sharing the workload, allowing both agencies to deliver Empower U more reliably to their clients.

Additionally, some facilitators identified areas for improvement in the matched savings component of the program. One facilitator suggested reinstating cash-out rules that more closely align with participants' financial goals to reinforce good financial habits and accountability. Another proposed increasing the matched savings amount, noting that it serves as a strong motivator for participants to engage with the program.

SUMMARY: Cross-organization collaboration effectively and efficiently guides Empower U

Partnerships with agencies, guest speakers, and financial experts have enriched the program, providing participants with valuable insights into financial topics like credit, debt management, and budgeting. Some collaborations, such as the joint facilitation by LIT and Wings of Providence, have strengthened program delivery, allowing agencies to offer Empower U more consistently. Facilitators also benefit from knowledge-sharing opportunities, such as the SEED Winnipeg training, which has expanded their capacity to deliver financial education using diverse approaches.

Despite its successes, challenges remain. Some guest speakers struggle to tailor their content for financially vulnerable participants or accommodate language barriers. Staffing and funding limitations also impact agencies' ability to sustain the program, with some facilitators highlighting the need for funding full-time positions more robustly. Co-facilitation between agencies has emerged as a potential solution, enabling resource-sharing and reducing workload burdens. Moving forward, refining speaker selection, increasing facilitator support, and fostering more inter-agency collaborations may further enhance the impact and sustainability of Empower U.

Recommendations from Last Year's Report

7 out of 13 recommendations were implemented in 2024, with 6 currently in progress:



Participant Recruitment Strategies: In 2024, Empower U maintained its primary recruitment strategy of internal referrals and promotion, with some agencies filling sessions exclusively with in-house participants. External recruitment remains active through community partnerships, outreach efforts, and promotional materials, including social media and word-of-mouth referrals. However, participant numbers have declined this year, suggesting a need to reassess recruitment strategies. While internal referrals remain effective, expanding external outreach could help broaden access and increase participation.



Program Flexibility and Accessibility: Empower U has maintained flexibility in program delivery by offering a mix of in-person, virtual, and hybrid sessions to accommodate participant needs. Virtual programming remains an essential option, particularly for those with childcare responsibilities or scheduling constraints. Agencies have become better equipped to support online learning through increased experience and additional resources like laptop lending services and tech support. Despite these improvements, in-person sessions continue to be the preferred format for some, as they foster stronger connections and provide immediate access to resources. While virtual programming remains valuable, ensuring equitable access to technology and maintaining a balance between online and in-person options will be key to maximizing program accessibility and effectiveness.



Quality Assurance for Virtual Programming: Some progress in improving the quality of virtual programming has been made, but challenges remain. Participants praised the knowledgeable facilitators, guest speakers, and supportive learning environment, highlighting that sessions were interactive, engaging, and provided valuable financial tools. Agencies also try to improve the quality of delivering virtual classes by ensuring participants receive program materials ahead of time, lending computer equipment, and providing one-to-one support for participants. However, some participants found virtual sessions less engaging due to technical difficulties, such as unstable internet connections and platform-related issues. Ensuring further enhancements, such as troubleshooting support, virtual facilitation training for instructors, and strategies to boost participant engagement, could optimize the virtual learning experience and address ongoing concerns.



Strengthen Program Delivery: Participants largely expressed high satisfaction with the program, praising its structure, usefulness, and impact on their financial knowledge. However, some noted minor frustrations, such as small slides, outdated materials, and challenges following along due to language barriers. While these concerns were not widespread, they highlight opportunities to enhance training resources and materials for facilitators. Ensuring program content is visually engaging, up to date, and culturally sensitive would further improve participant engagement.



Continued Program Evaluation: Program evaluation remains a key element of the Empower U program. A comprehensive evaluation was completed for 2024, ensuring ongoing assessment of program completion rates, participant demographics, and areas for improvement. By maintaining regular evaluations, Empower U continues to adapt to participant needs and refine program delivery. New for 2024, Empower U also completed the Impact Genome Registry Report which verifies the impact of social programs around the world.



Enhanced Support Services: Some progress has been made in enhancing support services, but there is room for further improvement. Access to meals increased from 33% in 2023 to 40% in 2024, and childcare support saw a slight rise from 8% to 11%. However, access to one-on-one facilitator support declined from 27% to 13%, and tax filing support dropped from 13% to just 1%. While some support services expanded, others became less available. This suggests that while agencies continue to provide critical resources, additional efforts, such as securing external funding or reallocating resources, may be needed to strengthen individualized support, particularly in areas like one-on-one financial guidance and tax assistance.



Indigenous-Focused Programming: Empower U has not yet collaborated with another Indigenous-serving agency to specifically address the needs of Indigenous participants and has seen a continued decline in Indigenous representation since IAAW stopped facilitating the program 2023. Indigenous participation dropped from 34% in 2023 to 26% in 2024, indicating a shift in program demographics. However, facilitators completed SEED Winnipeg training which has enhanced the capacity of some agencies for tailoring future content to Indigenous participants.



Language and Cultural Supports: Islamic Family continues to offer the program in multiple languages including Arabic and Somali. However, there is no indication that additional agencies have expanded language accommodations or culturally specific programming. While this ensures that some participants receive tailored support, broader implementation across more agencies could enhance engagement and accessibility for diverse newcomer populations. The completion of the SEED Winnipeg training from this past year could potentially see an improvement in this area for future iterations of Empower U.



Collaborative Partnerships: LIT and Wings of Providence partnered this year to provide a jointly facilitated session of Empower U in an effort to overcome staff capacity challenges. The success of this partnership has allowed both agencies to start offering Empower U more consistently to their clients and has made it possible for LIT to make Empower U mandatory for all their clients. The partnership is continuing into 2025.



Incorporation of Sustainable Livelihoods Framework into Planning: The Empower U Collaborative continues to center the Sustainable Livelihoods Framework as its core Theory of Change. This framework guides both the strategic direction and the operational aspects of the program. On the ground, facilitators actively use the Sustainable Livelihood Asset Mapping (SLAM) tool to help participants identify their strengths across five key asset areas. This tool supports goal setting and tracks participant growth over time.



Explore and Mitigate Barriers to participating in the Matched Savings

Program: The structure of the Matched Savings component has remained consistent, continuing to serve as a key tool for encouraging positive financial behavior change among Empower U participants. However, access to matched savings remains limited due to funding constraints. Since matched savings are supported by a single funder, only participants who complete all financial literacy sessions and are able to save up to \$250 are eligible. As a result, there is currently no flexibility to expand access to matched savings or adapt the program to better accommodate participants facing greater financial hardship. While the program continues to deliver impact for those who qualify, barriers remain for individuals who are unable to meet the full participation or savings requirements.



Enhance the Effectiveness and Accessibility of Financial Coaching Services within Empower U:

Participation in financial coaching services remains low. In 2023, 18% of participants accessed financial coaching, and by the end of the 2024 program, only 12% had done so. This decline suggests that additional efforts are needed to improve the accessibility, awareness, and perceived value of financial coaching within Empower U. To strengthen the effectiveness of financial coaching services, agencies could provide clearer guidance on the benefits of coaching, proactively connect participants with financial coaches, and explore ways to reduce barriers to access.



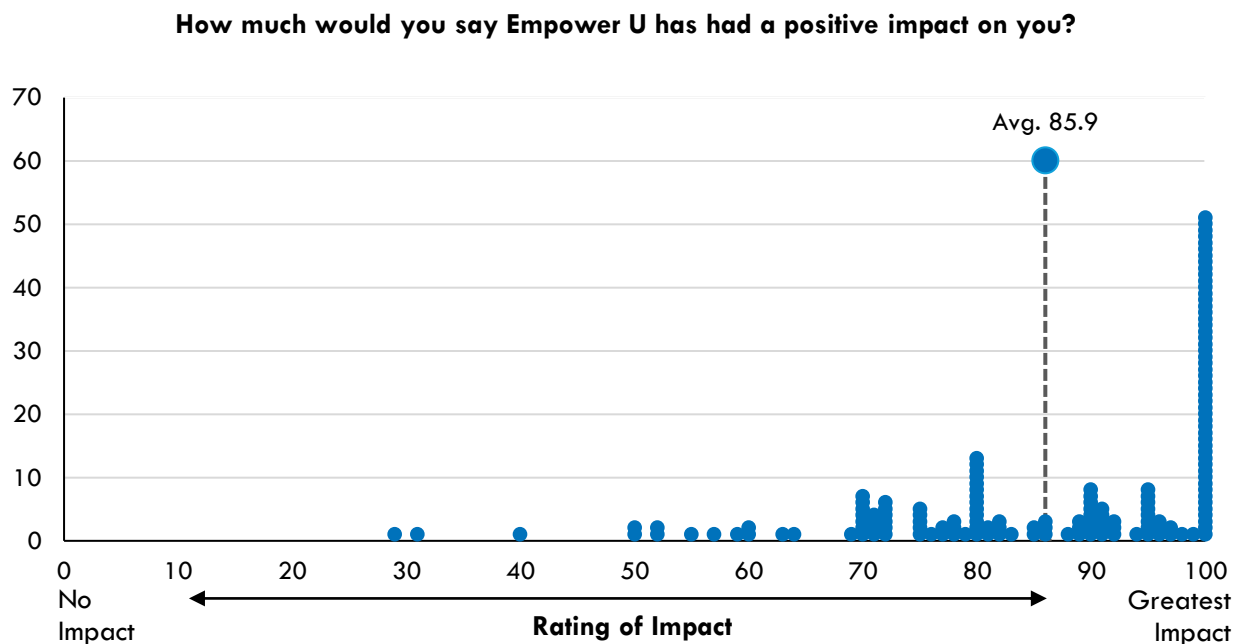
Peer Support and Networking Opportunities: The structure of Empower U and the supportive environment created by participating agencies enabled participants to build social connections with both peers and facilitators. Many participants expressed appreciation for the sense of community they developed, with some relationships continuing beyond the program. While peer support was naturally integrated into the program through shared experiences, discussions, and resource exchanges, there is still potential to further strengthen structured networking opportunities. Encouraging more intentional peer mentorship, alumni networking, or post-program engagement initiatives could enhance long-term connections and mutual support among participants.

SUMMARY AND RECOMMENDATIONS

This evaluation was conducted to assess the impact of the Empower U program and identify key learnings to inform future improvements. The findings in this report also serve to meet funder requirements by demonstrating the program’s outcomes and effectiveness.

In 2024, Empower U continued to achieve strong results, with nine agencies delivering financial literacy education to 288 participants. Despite capacity challenges, agencies demonstrated resilience and adaptability, delivering a total of 195 financial empowerment sessions. The program remained focused on its primary goal, enhancing participants' financial literacy and building confidence in their financial decision-making.

Participants reported a highly positive experience, with an average impact rating of 85.9 on a scale from 0 to 100—an increase from 81 in 2023. Many respondents rated the program’s impact at the highest possible score of 100, highlighting the meaningful and lasting effects of Empower U on their financial well-being.



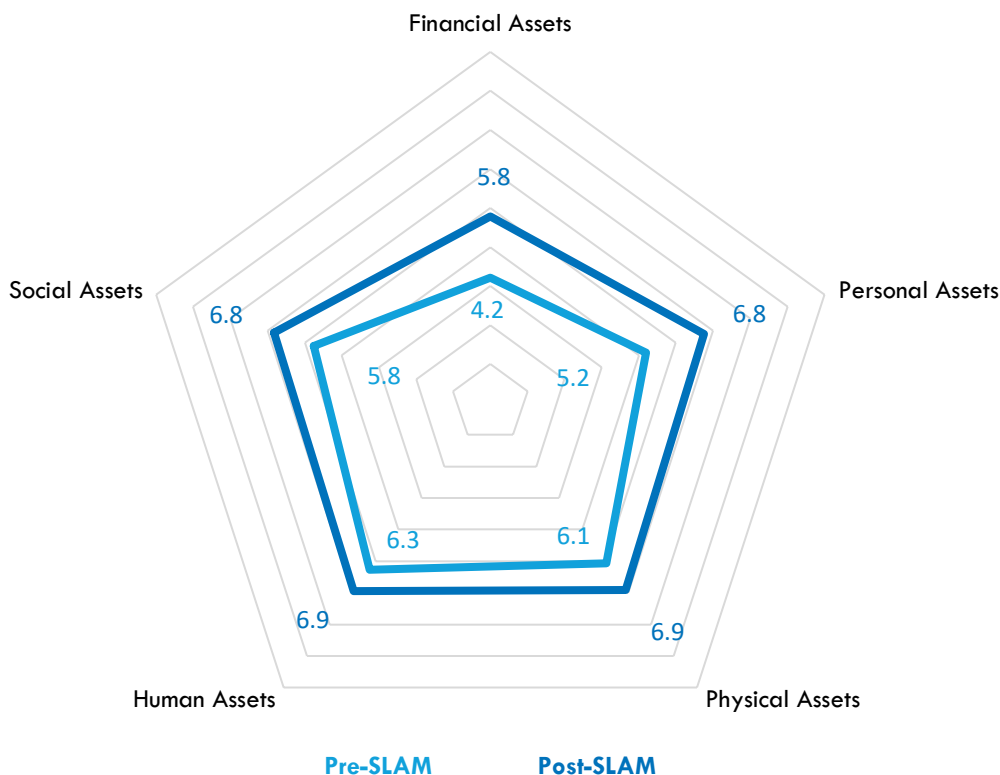
**Each point represents a single participant, with the average rating highlighted.*

Empower U continues to make a significant impact on participants by providing financial literacy education and support to increasingly diverse and vulnerable populations. In 2024, the program saw an increase in immigrant, Black, and Middle Eastern participants, reflecting its growing reach within different communities. However, financial vulnerability remains a pressing challenge, with 28% of participants reporting household incomes below \$15,000 and 45% relying on social

benefits at the start of the program. While it can be difficult to quantify the long-term financial impact of Empower U on each individual, this evaluation demonstrates that participants experience meaningful improvements in their financial habits, self-confidence, and overall well-being.

One of the most notable impacts of Empower U in 2024 has been its influence on participants' savings behaviours. The percentage of participants with no savings dropped from 57% at the start of the program to 31% by program completion and further declined to 17% six months later. This aligns with participant feedback indicating that the program helped them develop stronger financial habits, become more mindful of their spending, and work towards savings goals. The matched savings component was an important motivator, with many participants and facilitators highlighting its role in encouraging financial discipline. In total, participants collectively saved \$70,000, with over 60% of that amount provided through ATB's matched savings contribution. In addition to improved savings habits, many participants demonstrated growth in key areas of financial literacy, such as budgeting and credit score awareness.

Beyond financial knowledge, Empower U has had a lasting effect on participants' overall well-being. Many reported forming meaningful connections with their peers and facilitators during the program; relationships that, in some cases, have continued beyond its completion. The program's non-judgmental and supportive learning environment helped participants overcome financial shame, further strengthening its impact. Participants consistently reported increased self-worth, reduced financial stress, and a stronger sense of community. The ripple effects of Empower U extend far beyond the individuals who complete the program, with 67% of participants sharing what they've learned with their families and communities, demonstrating the broader influence of financial empowerment.



Results from the 2024 SLAM assessment show that most participants experienced positive growth across these core areas, particularly in agencies serving highly vulnerable populations, such as Wings of Providence and LIT, which saw the most significant improvements.

Collaboration among Empower U agencies has been a key factor in the program's success this year. The joint facilitation partnership between LIT and Wings of Providence has helped both agencies overcome capacity challenges, allowing them to offer the program more consistently to their clients. This successful collaboration has been extended into 2025, reinforcing the benefits of shared resources and cross-agency support.

Despite these achievements, opportunities for program enhancement remain. Identifying and securing qualified guest speakers, expanding language and cultural support, and ensuring sustainable funding for facilitators have been noted as areas for improvement. Strengthening cross-agency partnerships, refining program delivery, and increasing facilitator support present clear opportunities to expand Empower U's reach and impact.

Ultimately, Empower U provides more than financial education—it empowers participants to take control of their financial futures, build confidence, and create lasting positive change for themselves and their families. By addressing both financial and social barriers, the program continues to foster financially resilient individuals and stronger, more connected communities.

Recommendations

Explore opportunities for additional program funding:

Explore opportunities for additional program funding that could be used for program enhancements like full-time facilitators and increased matched savings. Additional funding for program facilitators could allow agencies to recruit and retain full-time staff and may reduce instances of capacity challenges. Increasing matched savings could provide participants with greater motivation to persist with the program to completion and contribute meaningfully to participants' financial goals.

Explore additional ways to support financial goals:

Agencies should explore additional ways to support participants with their financial goals and hold them accountable. Some ideas include changing the curriculum structure to introduce budgeting earlier or finding time for more one-on-one support with participants around achieving their goals. Exploring ways to offer additional support could provide participants with the accountability and guidance that some need to make progress – especially for those who are new to setting and achieving financial goals.

Strengthening program delivery:

Enhance program delivery and the learning experience by making minor adjustments in teaching pace, classroom management, and session format. For example, a slower pace and greater explanation is recommended for more complex topics. Participant engagement could also be enhanced with more opportunities for discussion, additional breaks, and snacks. Depending on the cohort and their needs, it may be more relevant to explore focusing on some topics more than others such as introducing budgeting earlier in the curriculum or recommending resources more specific to their situation and needs.

Continued program evaluation:

Continued evaluation of the Empower U program is useful for understanding program participation and completion rates as well as identifying potential areas of improvement. Regular data collection and assessment of the program across the nine agencies can generate common insights and engage participants in responsive programming.

Enhanced support services:

Agencies should continue to explore and offer additional support services to participants where possible. Supports such as meals and childcare have proven to be critical for making Empower U accessible to certain target populations such as single parents. Funding permitted, leveraging available resources and exploring additional funding sources can help to enhance the accessibility of Empower U programs and increase its reach.

Indigenous-focused programming

Since IAWW left the Empower U program in 2023, Indigenous representation in participants has continued to drop. There remains an opportunity to collaborate with another Indigenous-serving agency to fill this gap in representation and reach. Due to the SEED Winnipeg training, existing agencies now have an opportunity to integrate Indigenous approaches better into their respective Empower U programs and reach more Indigenous participants.

Language and cultural supports:

As the number of participants who are immigrants increase, it is more important than ever that agencies serving newcomer populations continue to offer language support during Empower U sessions and embrace culturally sensitive programming. The SEED Winnipeg training is one resource that agencies can now use to provide better cultural supports. It is recommended that Empower U and its agencies explore other resources that could be used to meet this growing need.

Continue to explore collaborative partnerships:

Continue to explore the potential of agency-to-agency collaborations such as joint facilitation and new facilitator training. Collaborative efforts and innovations can help to address capacity challenges and gaps in institutional knowledge that may arise from unexpected staff turnovers.

Review the structure of the matched savings program:

Review the structure of the matched savings program including any barriers that prevent some participants from participating such as income limitations, considerations for increasing the amount, and the cash out requirements. Consider how the current structure benefits and motivates participants and make any adjustments as necessary to encourage greater participation and equitable access to program benefits.

Enhance the effectiveness and accessibility of financial coaching services and guest speakers within Empower U:

Recruit volunteer coaches and presenters who have diverse language abilities, lived experience with financial difficulties, and a good understanding of the relationship that vulnerable populations may have with finances and financial institutions. This may require a review of the current recruitment process but has the potential of ensuring participants have access to experts who can match their needs.

Community of practice for facilitators:

Continue to facilitate opportunities for agencies to share knowledge, resources, and expertise with each other both formally (e.g., through meetings) and informally (e.g., through email communication). Fostering a community of practice can be especially invaluable sources of knowledge and support during periods of capacity challenges and staff turnover.